Cycle Date: March-2023
Run Date: 06/14/2023
Interval: Annual
Validated

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Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 90

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formatio	n					
Return to cover		For Charter	1						
06/14/2023		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting State = 'MO' * T	vpe Include	ed: Federally Insured	State
·	Count	of CU in Peer Group						,	
	Dec-2019	Dec-2020) % Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
ASSETS:			76 City	Amount	% City		% City		% City
	<u>Amount</u>	Amount	101.0		27.1	Amount	-47.8	<u>Amount</u>	22.0
Cash & Other Deposits ¹	1,150,566,834	2,315,065,382				1,536,647,230	-47.6 -5.0	1,886,258,131	22.8 -7.3
Total Investments Loans Held for Sale	2,486,342,544	3,480,297,690				3,994,469,660	-93.3	3,704,633,577	104.0
	73,318,768	103,031,142				14,949,299	21.6	30,498,886	
Total Loans	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.0	14,998,347,477	2.6
(Allowance for Loan & Lease Losses or Allowance for Credit	(74,050,628)	(89,824,348)) 21.3	(85,170,802)	-5.2	(95,652,039)	12.3	(122,712,705)	28.3
Losses on Loans & Leases)	074 404 040			400.050.005	4.0			105.004.040	0.5
Land And Building	374,101,319	383,745,884				423,767,548	5.3	425,824,849	0.5
Other Fixed Assets	63,506,315	69,564,187				69,810,464	2.7	70,254,049	0.6
NCUSIF Deposit	120,763,133	141,228,983				176,747,046		178,556,981	1.0
All Other Assets	391,113,434	495,473,774					32.6	580,780,037	-8.5
TOTAL ASSETS	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7	21,752,441,282	1.8
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,563	28.6	260,188,298	-20.5
Liabilities ²	130,070,321	303,777,700	00.2	204,071,000	-10.7	327,300,303	20.0	200, 100,230	-20.0
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	10,599,195	-31.7
Allowance for Credit Losses on Off-Balance Sheet Credit									
Exposures	0	C	N/A	0	N/A	0	N/A	135,504	N/A
Borrowings Notes & Interest Payable	432,644,879	445,037,247	7 2.9	326,031,042	-26.7	816,077,551	150.3	858,348,366	5.2
Total Shares & Deposits	12,865,382,478	15,776,560,009					3.1	18,893,382,807	2.0
						18,524,043,473	6.0		1.7
TOTAL LIABILITIES ³	13,506,478,787	16,544,127,166				19,682,990,244		20,022,654,170	-0.1
Undivided Earnings	1,304,916,742	1,401,640,886				1,840,032,987	20.1	1,838,490,003	
Other Reserves	296,780,486	328,293,660				-150,866,885	-147.1	-108,702,891	27.9
TOTAL EQUITY	1,601,697,228	1,729,934,546	_			1,689,166,102	-8.8	1,729,787,112	2.4
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7	21,752,441,282	1.8
W. C. C. T.									
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577					20.1	213,308,952	24.0
Interest Expense*	121,095,816	108,386,669					28.1	57,378,059	114.6
Net Interest Income*	458,000,907	477,554,908	3 4.3	489,690,081	2.5	581,187,372	18.7	155,930,893	7.3
Provision for Loan/Lease Losses or Total Credit Loss	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,698,776	82.6	17,881,115	60.0
Expense*									
Non-Interest Income*	338,890,945	372,394,135				357,083,464	-14.7	85,741,128	-4.0
Non-Interest Expense*	619,563,308	669,789,478	+					200,844,278	4.6
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,483	35.5	125,614,140	-23.4	22,946,628	-26.9
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
* Income/Expense items are year-to-date while the related %change ratio			J.1		0.2			30	0.0
# Means the number is too large to display in the cell									
Prior to March 2022, Time and Other Deposits were included in Investm	ents								
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and		iahilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depos	-	_idollido							
1.13. 10 0/0 1/10, 10tal Elabilities did not include Total Offares and Depos			1						
								1. Summary	Financial

		Kev F	Ratios ⁶						
Return to cover		For Charter :							
06/14/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				r Group: All * Reporting	g State = 'M	O' * Type Inclu	ded: Federally Insure	ed State Credi	Union
	Count o	of CU in Peer Group :	N/A		-	<u> </u>			
					Dec-2022			Mar-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022 I	PEER Avg.**	Percentile**	Mar-2023	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action ⁸	10.87	9.68	9.46	9.62	N/A	N/A	9.57	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83	10.02	N/A	N/A	10.08	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	13.63	N/A	N/A	13.96	N/A	N/A
GAAP Equity / Total Assets	10.60	9.47	9.08	7.90	N/A	N/A	7.95	N/A	N/A
Loss Coverage	15.13	10.91	9.10	12.02	N/A	N/A	10.54	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.45	N/A	N/A
Delinquent Loans / Net Worth	4.36	3.28	2.78	3.76	N/A	N/A	3.21	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.66	0.40	0.25	0.26	N/A	N/A	0.30	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.36	0.93		0.84	N/A				
Other Non-Performing Assets / Total Assets	0.09	0.07		0.03	N/A	N/A			N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	8.05	7.53	9.43	6.50	N/A	N/A	5.14	N/A	N/A
Share Growth ¹	7.85	22.63		3.11	N/A		7.98		N/A
Loan Growth ¹	6.94	8.11		21.64	N/A		10.44		N/A
Asset Growth ¹	7.95	20.95		4.69	N/A				N/A
Investment Growth ¹	8.86	60.02		-24.08	N/A				N/A
Membership Growth ¹	1.77	2.49		3.75	N/A		5.47		
Monitorial Crown				5 5			0		1 3/2
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.82	0.72	0.85	0.60	N/A	N/A	0.43	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.68	0.66		0.70	N/A		0.38		N/A
Non-Interest Expense / Average Assets ¹	4.26	4.01			N/A				
PLLL or Credit Loss Expense / Average Assets ¹	0.40	0.35			N/A				
T EEE of Ground Edge Expenses / Workings / Noodle									-
ASSET LIABILITY MANAGEMENT RATIOS ⁷									
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M		N/A, Assets>\$500M	N/A		N/A, Assets>\$500M		
Total Loans / Total Assets	69.65	62.25	· · · · · · · · · · · · · · · · · · ·	68.39	N/A		68.95		
		18.23			N/A				
Cash + Short-Term Investments / Assets ³	12.57	18.23	17.89	8.71	N/A	IN/A	9.09	IN/A	IN/P
Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months			1						
³ This ratio relies on maturity distribution of investments reported per 5300 in	nstructions. Thus, the maturit	ty distribution could be ba	ased on the repricing inter\	/al and not the actual matur	ity of the invest	ment.			
⁴ Applicable for credit unions under \$500 million.									
⁶ The FPR was recently reorganized resulting in some ratios being relocated			on the Historical Ratios ta	b.					
⁷ Beginning April 1, 2022, Asset Liability Management Ratios are used to ev	valuate Liquidity and Sensitivit	ty.							
⁸ The net worth ratio is calculated according to NCUA regulations part 702.		•	PP loans pledged as collate	eral to the FRB PPP Lending	g Facility. and t	he CECL Transit	tion Provision, as applicab	le. The calculation	n mav be

⁸ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.

		Supplemer	ital Ratios**		
Return to cover		For Charter :	N/A		
06/14/2023		Count of CU:	90		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer	Group: All * Reporting_S	State = 'MO' *
	Count of C	CU in Peer Group :	N/A		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	Mar-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	123.65	183.49
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.87	0.77
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.19
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.95	29.89
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.10	4.84
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	1.94
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.01
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.12
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.38	1.27
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.66
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.71
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	12.89
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	35.36
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.58
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	145.45
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	34.43
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

Per Charter: NA			Historica	I Ratios ³						
Asset Range NA Criteria Region Nation Peer Group: NA Criteria Region Nation Peer Group: NA Count of Cll in Peer Group: NA Count of Cll in Peer Group: NA Count of Cll in Peer Group: NA Dec-2028 Dec-2024 Dec-2028 D	Return to cover		For Charter :	N/A						
Count of Cul in Peer Group: NA Count of Cul in Peer Group: NA Neporting, State = "MO" Type Included: Federally Insured State Credit Union	06/14/2023		Count of CU:	90						
Count of CU in Pear Group: NA Dec-2022	CU Name: N/A		Asset Range :	N/A						
Duc 2019 Duc 2020 Duc 2022 PEER Arg Percentile** Mar 2023 PEER Arg Percentile** Percentile** Mar 2023 PEER Arg Percentile** Percentile** Mar 2023 PEER Arg Percentile** Percent	Peer Group: N/A		Criteria :	Region: Nation * Peer G	roup: All * Reporting	_State = 'MO'	* Type Inclu	ded: Federally Insure	d State Credit	Union
CAPITAL ADEQUACY This his red entitle unit adapted ASC Lopic 326 (CFCL)? If aggregate FPR, number of adopted ASC Lopic 328 - Financial instruments - Credit NIA		Count	of CU in Peer Group :	N/A		Dec-2022			<u>Mar-2023</u>	
CAPITAL ADEQUACY		Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Ava	Percentile**	Mar-2023	PFFR Ava	Percentile**
Has the round union adoption of ASC topic 328 (CECL)? If aggregate FPR, number of adoptions of adoptions of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL). N/A	CAPITAL ADEQUACY	500 2010	500 2020	500 202 1	500 2022	LERVY	· Or OOTHING	mai 2020	LERAY	1 010011110
Losses (CECL)	Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number	0	0	0	11	N/A	N/A	64	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 329 (CECL) ² 10.85 9.65 9.65 9.61 NA NA NA NA NA NA NA NA NA N	Net Worth / Total Assets excluding CECL Transition Provision ⁴	10.85	9.65	9.45	9.62	N/A	N/A	9.46	N/A	N/A
the adoption of ASC topic 336 (CFCL) 2 10.85 19.95 19.51 NA	Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Classified Assets (Estimated) / Net Worth		10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A
ASSET OUALITY	Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.14	N/A	N/A	109.17	N/A	N/A
Net Charge-Offs / Average Loans*	Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.65	N/A	N/A	5.89	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest. 100.67 101.59 99.90 87.61 NIA NIA 88.87 NIA NIA Account Unreal (GL On AFS/Cost Of AFS 0.21 1.16 1.103 9.91.5 NIA NIA 0.31 NIA 0.31 NIA 0.31 NIA NIA 0.31 NIA NIA 0.31 NIA NIA 0.31 NIA 0.31 NIA NIA 0.32 NIA NIA	ASSET QUALITY									
Accum Unreal GIL On AFS(Cost Of AFS 0.21 1.16 -1.03 -9.15 N/A N/A -8.73 N/A N/A	Net Charge-Offs / Average Loans*									
Delinquent Loans / Assets 0.47 0.32 0.26 0.36 N/A N/A 0.31 N/A N/A	Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.61	N/A	N/A	88.87	N/A	N/A
EARNINGS Gross Income/Average Assets* 6.13 5.67 5.03 5.08 N/A N/A 5.51 N/A N/A	Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-8.73	N/A	N/A
Gross Income/Average Assets* 6.13 5.67 5.03 5.08 N/A N/A 5.51 N/A N/A 1.04 1.04 1.07 1.04 1.07 1.04 1.07 1.04 1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	·	0.47	0.32	0.26	0.36	N/A	N/A	0.31	N/A	N/A
Yield on Average Loans * 1 4.91 4.70 4.42 4.39 N/A N/A 4.83 N/A N/A Yield on Average Investments* 2.31 1.49 0.79 1.61 N/A N/A 2.58 N/A N/A Fee & Other Op Income / Avg. Assets* 2.15 2.16 2.07 1.79 N/A N/A 1.56 N/A N/A Cost of Funds / Avg. Assets* 0.83 0.65 0.43 0.51 N/A N/A 1.06 N/A N/A Net Margin / Avg. Assets* 5.29 5.02 4.60 4.57 N/A N/A 4.45 N/A N/A Net Interest Margin/Avg. Assets* 5.29 5.02 4.60 4.57 N/A N/A 2.49 N/A N/A N/A N/A AVA 2.99 N/A										
Yield on Average Investments* 2.31 1.49 0.79 1.61 N/A N/A 2.58 N/A N/A										
Fee & Other Op.Income / Avg. Assets*										
Cost of Funds / Avg. Assets* 0.83 0.85 0.43 0.51 N/A N/A 1.06 N/A N/A Net Margin / Avg. Assets* 5.29 5.02 4.60 4.57 N/A N/A 4.45 N/A N/A Net Interest Margin/Avg. Assets* 3.15 2.86 2.53 2.78 N/A N/A 2.89 N/A N/A Non-Interest Expense / Gross Income 69.49 70.80 73.94 72.32 N/A N/A 67.58 N/A N/A Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 3.21 2.73 2.49 2.34 N/A N/A 2.31 N/A N/A Net Operating Exp. / Avg. Assets* 3.33 3.32 3.07 3.02 N/A N/A 3.11 N/A N/A Reg. Shares / Total Shares & Borrowings 31.99 33.95 36.26 34.66 N/A N/A 34.16 N/A N/A Total Cans / Total Shares 5.91 5.93 59.08 56.99 N/A N/A 79.38 N/A N/A Reg. Shares & Potal Shares & Borrs Earning Assets & Borrowing 5.93 59.08 56.99 N/A N/A 4.50 N/A N/A Reg. Option of the folial Members 4.44 4.49 4.49 4.49 4.45 N/A N/A N/A 20.44 N/A N/A Reg. Decompton of the modern						N/A	N/A			
Net Margin / Avg. Assets* 5.29 5.02 4.60 4.57 N/A N/A 4.45 N/A N/A Net Interest Margin/Avg. Assets* 3.15 2.86 2.53 2.78 N/A N/A 2.89 N/A										
Net Interest Margin/Avg. Assets* 3.15 2.86 2.53 2.78 N/A N/A 2.89 N/A N/A										
Non-Interest Expense Gross Income 69.49 70.80 73.94 72.32 N/A N/A 67.58 N/A N/A										
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 3.21 2.73 2.49 2.34 N/A N/A 2.31 N/A N/A Net Operating Exp. /Avg. Assets* 3.33 3.32 3.07 3.02 N/A N/A 3.11 N/A N/A ASSET / LIABILITY MANAGEMENT						-	-			
Net Operating Exp. /Avg. Assets* 3.33 3.32 3.07 3.02 N/A N/A 3.11 N/A N/A	·									
ASSET / LIABILITY MANAGEMENT	•									
Net Long-Term Assets / Total Assets 27.57 28.24 33.24 31.80 N/A N/A 30.52 N/A N/A Reg. Shares / Total Shares & Borrowings 31.99 33.95 36.26 34.66 N/A N/A 34.16 N/A N/A Total Loans / Total Shares 81.79 72.10 66.88 78.91 N/A N/A 79.38 N/A N/A Total Shares, Dep. & Borrs / Earning Assets 95.10 95.90 96.67 97.37 N/A N/A 97.13 N/A N/A Reg Shares + Share Drafts / Total Shares & Borrs 51.91 55.93 59.08 56.99 N/A N/A N/A N/A N/A Borrowings / Total Shares & Net Worth 2.99 2.54 1.65 3.97 N/A N/A 4.09 N/A N/A PRODUCTIVITY Members / Potential Members 4.44 4.49 4.49 4.45 N/A N/A N/A N/A N/A Borrowers / Members 49.95 64.94 146.57		3.33	3.32	3.07	3.02	N/A	N/A	3.11	N/A	N/A
Reg. Shares / Total Shares & Borrowings 31.99 33.95 36.26 34.66 N/A N/A 34.16 N/A N/A Total Loans / Total Shares 81.79 72.10 66.88 78.91 N/A N/A 79.38 N/A N/A Total Shares, Dep. & Borrs / Earning Assets 95.10 95.90 96.67 97.37 N/A N/A 97.13 N/A N/A Reg Shares + Share Drafts / Total Shares & Borrs 51.91 55.93 59.08 56.99 N/A N/A 56.74 N/A N/A Borrowings / Total Shares & Net Worth 2.99 2.54 1.65 3.97 N/A N/A 4.09 N/A N/A PRODUCTIVITY Members / Potential Members 4.44 4.49 4.49 4.45 N/A N/A N/A N/A Borrowers / Members 49.95 64.94 146.57 201.68 N/A N/A N/A N/A		07.57	00.04	22.04	24.00	N1/A	N1/A	20.50	N1/A	N1/A
Total Loans / Total Shares 81.79 72.10 66.88 78.91 N/A N/A 79.38 N/A N/A Total Shares, Dep. & Borrs / Earning Assets 95.10 95.90 96.67 97.37 N/A N/A 97.13 N/A N/A Reg Shares + Share Drafts / Total Shares & Borrs 51.91 55.93 59.08 56.99 N/A N/A 56.74 N/A N/A Borrowings / Total Shares & Net Worth 2.99 2.54 1.65 3.97 N/A N/A 4.09 N/A N/A PRODUCTIVITY Members / Potential Members 4.44 4.49 4.49 4.45 N/A N/A 4.50 N/A N/A Borrowers / Members 49.95 64.94 146.57 201.68 N/A N/A N/A N/A N/A N/A										
Total Shares, Dep. & Borrs / Earning Assets 95.10 95.90 96.67 97.37 N/A N/A 97.13 N/A N/A Reg Shares + Share Drafts / Total Shares & Borrs 51.91 55.93 59.08 56.99 N/A N/A 56.74 N/A N/A Borrowings / Total Shares & Net Worth 2.99 2.54 1.65 3.97 N/A N/A 4.09 N/A N/A PRODUCTIVITY	-									
Reg Shares + Share Drafts / Total Shares & Borrs 51.91 55.93 59.08 56.99 N/A N/A 56.74 N/A N/A Borrowings / Total Shares & Net Worth 2.99 2.54 1.65 3.97 N/A N/A 4.09 N/A N/A PRODUCTIVITY										
Borrowings / Total Shares & Net Worth 2.99 2.54 1.65 3.97 N/A N/A 4.09 N/A N/A										
PRODUCTIVITY 4.44 4.49 4.49 4.45 N/A N/A 4.50 N/A N/A Members / Potential Members 4.49 4.49 4.45 N/A										
Members / Potential Members 4.44 4.49 4.49 4.45 N/A N/A 4.50 N/A N/A Borrowers / Members 49.95 64.94 146.57 201.68 N/A N/A 204.44 N/A N/A	-	2.99	2.54	1.05	3.97	IN/A	IN/A	4.09	IN/A	IN/A
Borrowers / Members 49.95 64.94 146.57 201.68 N/A N/A 204.44 N/A N/A		1 11	Λ ΛΩ	<i>Λ Λ</i> Ω	1 15	N/A	NI/A	4 50	NI/A	NI/A
I Members / Full-Time Empl 360.32 359.26 368.35 368.34 N/A N/A 371.88 N/A N/A N/A	Members / Full-Time Empl.	360.32			368.34	N/A	N/A	371.88	N/A	
Avg. Shares Per Member \$8,384 \$10,032 \$11,272 \$11,202 N/A N/A \$11,271 N/A N/A	•									
Avg. Sharest et Member \$13,729 \$11,138 \$5,144 \$4,383 N/A N/A \$4,377 N/A N/A		·								
Salary And Benefits / Full-Time Empl.* \$71,965 \$76,694 \$83,849 \$84,802 \$N/A \$87,976 \$N/A \$N/A \$87,976 \$N/A \$1,975	·									
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)			ψ, σ,σση	430,010	Ψ31,002	. 1// 1	14//	ΨΟΙ,ΟΙΟ	14/1	1 177 1

4. Historical Ratios

^{**}Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

		Asse	ets						
Return to cover		For Charter :							
06/14/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	175,050,031	255,759,769	46.1	239,887,867	-6.2	285,342,191	18.9	253,431,339	-11.2
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	156,891,558	377,611,421	140.7	384,032,662	1.7	173,868,095	-54.7	224,774,087	29.3
Cash on Deposit in a Federal Reserve Bank	407,143,384	1,103,216,693	171.0	1,837,007,643	66.5	335,073,334	-81.8	706,759,674	110.9
Cash on Deposit in Other Financial Institutions	386,712,285	536,953,877	38.9	388,651,377	-27.6	181,680,632	-53.3	164,550,467	-9.4
Total Cash on Deposit	950,747,227	2,017,781,991	112.2	2,609,691,682	29.3	690,622,061	-73.5	1,096,084,228	58.7
Time and Other Deposits ⁴	564,160,483	670,306,142	18.8	665,259,948	-0.8	560,682,978	-15.7	536,742,564	-4.3
TOTAL CASH AND DEPOSITS	1,689,957,741	2,943,847,902	74.2		19.4	1,536,647,230		1,886,258,131	22.8
INVESTMENT SECURITIES									-
Equity Securities	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	134,685,770	-34.0
Trading Debt Securities	0	77,823,105	N/A	86,878,088		0	-100.0	0	N/A
Available-for-Sale Debt Securities	0	2,460,987,213	N/A	3,127,880,404	27.1	3,262,394,999		3,038,921,866	-6.8
Held-to-Maturity Debt Securities	0	149,746,599	N/A	159,523,399		401,171,435		401,028,721	0.0
Allowance for Credit Losses on Investment Securities	0	0	N/A	0		0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	0	2,717,683,244	N/A	3,489,352,393		3,867,542,261	10.8	3,574,636,357	-7.6
OTHER INVESTMENTS		2,7 17,000,211	1471	0,100,002,000	20.1	0,001,012,201	10.0	0,011,000,001	
Nonperpetual Contributed Capital	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258		17,726,879	6.4
All Other Investments ²	129,396,209	116,726,946	-9.8	125,951,310		108,936,745		111,767,745	2.6
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	, ,		126,927,399		129,997,220	2.4
LOANS HELD FOR SALE	73,318,768	103,031,142	40.5	223,975,538		14,949,299		30,498,886	104.0
LOANS AND LEASES	73,310,700	100,001,142	40.0	220,370,000	117.4	14,545,255	-30.0	30,430,000	104.0
Consumer Loans (Non-Residential, Non-Commercial)	6,082,348,892	6,267,862,650	3.1	6,719,937,946	7.2	8,341,176,345	24.1	8,541,242,751	2.4
1- to 4-Family Residential Property Loans/Lines of Credit ³	3,753,071,202	4,398,425,065	17.2	4,483,255,176		5,307,522,860		5,476,694,871	3.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	159,124,770	78,256,660				69,167,974		84,166,886	
,	472,301,677	570,845,943	20.9			773,107,121		768,826,065	
Commercial Loans/Lines of Credit Real Estate Secured 3	55,667,755	60,088,700	7.9			125,889,803		127,416,904	-0.6 1.2
Commercial Loans/Lines of Credit Not Real Estate Secured 3	, ,								
TOTAL LOANS & LEASES (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	14,998,347,477	2.6
CREDIT LOSSES ON LOAN & LEASES)	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,652,039)	12.3	(122,712,705)	28.3
OTHER ASSETS									
Foreclosed and Repossessed Assets ¹	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,827,991	23.8
Land and Building	374,101,319	383,745,884	2.6			423,767,548		425,824,849	0.5
Other Fixed Assets	63,506,315		9.5			69,810,464			
		69,564,187						70,254,049	0.6
NCUA Share Insurance Capitalization Deposit	120,763,133	141,228,983	16.9		14.8	176,747,046		178,556,981	1.0
Intangible Assets	2,074,050	1,825,754	-12.0	1,582,360		79,528,188		77,287,293	-2.8
Other Assets	376,064,793	481,096,382	27.9	472,847,728		549,511,408		496,664,753	-9.6
TOTAL ACCETS	949,484,201	1,090,012,828	14.8			1,304,878,093		1,255,415,916	-3.8
TOTAL ASSETS	15,108,176,015	18,274,061,712				21,372,156,346		21,752,441,282	1.8
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
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Other Real Estate Owned prior to 2004									

² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

5. Assets

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
06/14/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group: A	All * Reporti	ng_State = 'MO' * T	ype Include	ed: Federally Insured	State
	Count	of CU in Peer Group :	N/A	-					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	190,878,521	305,777,786	60.2	254 571 026	-16.7	327,360,563	28.6	260,188,298	-20.5
Liabilities ³	190,070,321	303,777,760	00.2	254,571,036	-10.7	327,300,303	20.0	200, 100,290	-20.5
Accrued Dividends and Interest Payable	17572909	16752124	-4.7	15431309	-7.9	15508657	0.5	10599195	-31.7
Other Borrowings	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	858,348,366	5.2
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	NI/A	0	NI/A	0	NI/A	125 504	NI/A
Exposures	U	U	N/A	U	N/A	U	N/A	135,504	N/A
SHARES AND DEPOSITS									
Share Drafts	2,649,925,821	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5	4,460,421,449	3.3
Regular Shares	4,253,585,211	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1	6,746,268,934	0.6
Money Market Shares	2,950,187,599	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9	4,137,374,921	-3.0
Share Certificates	2,043,957,007	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9	2,502,202,171	13.5
IRA/KEOGH Accounts	838,072,010	866,138,550	3.3	863,467,134	-0.3	841,739,368		847,975,099	0.7
All Other Shares ¹	50,707,289	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0	79,019,645	13.6
Non-Member Deposits	78,947,541	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3	120,120,588	
TOTAL SHARES AND DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,893,382,807	2.0
TOTAL LIABILITIES ⁴	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,244	6.0	20,022,654,170	
EQUITY:									
Undivided Earnings ⁶	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,840,032,987	20.1	1,837,386,372	-0.1
Other Reserves	312,528,626	339,125,714	8.5	369,606,630	9.0	185,070,687	-49.9	186,381,858	
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	17,975	
Equity Acquired in Merger	20,435,233	20,687,868		23,283,740	12.5	24,899,919		27,631,027	
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0	0	
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233		85,091	107.5	2,814,254		2,494,145	
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A	,	N/A	+
Accumulated Unrealized Losses for OTTI (due to other factors) on			NI/A		NI/A		400.0	0	NI/A
HTM Debt Securities	0	0	N/A	-11,271	N/A	0	100.0	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-290,606,983	11.5
Debt Securities ⁵	3,333,342	20,247,000	730.0	-52,459,019	-214.3	-320,314,000	-912.1	-290,000,903	11.5
Other Comprehensive Income	-40,242,606	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8	-34,620,913	1.5
Net Income	0	0	N/A	0	N/A	0	N/A	1,103,631	N/A
EQUITY TOTAL	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,102	-8.8	1,729,787,112	2.4
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7	21,752,441,282	1.8
TOTAL NET WORTH	1,640,409,277	1,763,983,145	7.5	1,930,294,501	9.4	2,055,759,985	6.5	2,082,154,669	1.3
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOC	SHs, AND NONMEMBER S	HARES FOR SHORT FO	RM FILERS						
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	on-Trading Derivative Liab	ilities"							
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS de									
⁶ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	nt*						
Return to cover		For Charter :							
06/14/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repor	ting State = 'MO' * T	vpe Includ	led: Federally Insure	d State
	Count	of CU in Peer Group :			- 11 0 p 01	<u>g_</u> 00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	our rought	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Cha	Mar-2023	% Chg
INTEREST INCOME YEAR-TO-DATE			J 3		J				5
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	179,285,673	21.4
Less Interest Refund	(547,749)	(454,466)		(457,041)	0.6	(530,908)	16.2	(53,561)	-59.6
Income from Investments	74,915,789	54,634,098		49,446,902	-9.5	97,997,783	98.2	34,077,932	39.1
Other Interest Income ¹	1,886,143	12,244,594		N/A		6,198		-1,092	-170.5
TOTAL INTEREST INCOME	579,096,723	585,941,577		573,190,755	-2.2	688,148,577	20.1	213,308,952	24.0
INTEREST EXPENSE YEAR-TO-DATE	0.0,000,00	333,011,011		0.0,.00,.00				2:0,000,002	
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	34,059,484	95.9
Interest on Deposits	22,756,506	20,470,017		15,085,898	-26.3	16,208,541	7.4	8,878,691	119.1
Interest on Borrowed Money	11,864,371	10,875,454		9,689,886	-10.9	21,216,707	119.0	14,439,884	172.2
TOTAL INTEREST EXPENSE	121,095,816	108,386,669		83,500,674	-23.0	106,961,205	28.1	57,378,059	114.6
NET INTEREST INCOME	458,000,907	477,554,908		489,690,081	2.5	581,187,372	18.7	155,930,893	7.3
	400,000,001	411,004,000	7.0	+00,000,001	2.0	001,107,072	10.7	100,000,000	7.0
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,698,776	82.6	17,881,115	60.0
NON-INTEREST INCOME YEAR-TO-DATE	,,,,,,	,-		, -,		, ,		,,	
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,744,018	9.1	33,464,779	-2.1
Other Income	177,458,000	244,168,705		275,248,881	12.7	236,945,307	-13.9	50,419,881	-14.9
Gain (Loss) on Equity and Trading Debt Securities (includes	,,	,,		-, -,		,		, -,	
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	1,860	220,311	######	11,333,102	5,044.1	-27,164,116	-339.7	5,503,758	181.0
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	12,622,918	4,015,688	-68.2	3,253,244	-19.0	110,277	-96.6	-3,633,962	######
Gain (Loss) on Derivatives	5,849,973	6,564,646	12.2	723,489	-89.0	-1,264,612	-274.8	303,716	196.1
Gain (Loss) on Disposition of Fixed Assets	1,800,200	-538,302	-129.9	-869,182	-61.5	-251,302	71.1	16,578	126.4
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		6,942,510		200,976	-88.4
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-6,773		0	100.0
Gain from Bargain Purchase (Merger)	0	0	N/A	145,618	N/A	0	-100.0	0	N/A
Other Non-interest Income	6,115,471	2,008,815	-67.2	3,574,714	78.0	5,028,155	40.7	-534,598	-142.5
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	85,741,128	-4.0
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354	335,727,716	9.5	362,815,194	8.1	380,718,100	4.9	99,137,972	4.2
Travel, Conference Expense	5,769,374	4,445,052	-23.0	4,289,370	-3.5	6,624,710	54.4	1,494,335	-9.8
Office Occupancy	41,372,126	43,330,443	4.7	45,588,061	5.2	47,358,129	3.9	12,088,936	2.1
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	37,468,438	4.0
Educational and Promotion	26,559,082	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9	11,296,063	22.3
Loan Servicing Expense	41,551,900	47,572,883	14.5	53,055,913	11.5	53,520,636	0.9	13,387,472	0.1
Professional, Outside Service	47,027,923	51,792,528	10.1	56,759,534	9.6	64,635,850	13.9	16,562,366	2.5
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	42,476	3.3
Operating Fees	1,919,248	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9	589,512	16.2
Miscellaneous Non-Interest Expense	28,031,313	29,514,574		28,455,167	-3.6	31,854,416		8,776,708	10.2
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478		719,972,810		767,957,920		200,844,278	4.6
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,483	35.5	125,614,140	-23.4	22,946,628	-26.9
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* All Income/Expense amounts are year-to-date while the related % change ratio	os are annualized.								
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to		realized Gain (Loss) due to	o change in	fair value of Equity and T	rading Debt	Securities.	7	7.IncExp	

		Loans							
Return to cover		For Charter	N/A						
06/14/2023		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group: /	All * Repo	orting_State = 'MO' * T	ype Include	d: Federally Insured	State
·	Count	of CU in Peer Group				5_		-	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	448,793,456	-2.0
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	C	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	44,483,487	4.1
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	423,386,336	1.3
New Vehicle Loans	1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	2,095,518,867	3.3
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	4,943,219,216	2.6
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	621,419	-4.2
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	585,219,970	2.1
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,043,007,412	2.5
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,433,687,459	5.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	84,166,886	21.7
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	768,826,065	-0.6
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	127,416,904	1.2
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	14,998,347,477	2.6
LOANS GRANTED									
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,462,937	-5.2	525,990	-64.0
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	1,463,660,883	-81.1
Number of PALs I and PALs II Granted Year-to-Date	0	C	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	C	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0
Credit Builder	26	25	-3.8	12	-52.0	13	8.3	13	0.0
Payday Alternative Loans (PAL loans) (FCUs only)	0	C	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	######	32,344,594	-67.6	3,544,078	-89.0	2,150,848	-39.3
SBA Guaranteed Portion	89,624			22,545,318				1,916,537	-42.0
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995						1,325,473	-12.4
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0
Other Government Guaranteed Guaranteed Portion	0	12,064,663			4.9			0	
Commercial Loans	-	, , , , , , ,		, ,		, = =, = =		-	
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	3,238,375	-4.6
SBA Commercial Loans Guaranteed Portion	3,899,500		+				8.0	2,450,715	
Other Government Guaranteed Commercial Loans Outstanding Balance	0,555,666	0,555,116) N/A					13,910,581	447.1
Other Government Guaranteed Commercial Loans Guaranteed Portion	0) N/A					13,691,935	
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		Delinquent Loan Info	rmation						
Return to cover		For Charter :							
06/14/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Repo	rting_State = 'MO' * Ty	pe Includ	ded: Federally Insured	State
	Count	of CU in Peer Group :	N/A						
	D	D	0/ 01	D	0/ 01	D	0/ 01		0/ 01
DELINOLIENCY CUMMADY ALL LOAN TYPES	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	404.004.050	04 457 070	20.0	00.040.077	F 2	420,000,020	47.7	118,268,633	0.0
30 to 59 Days Delinquent	124,061,856 N/A	84,157,272		88,612,277	5.3	130,886,230	47.7		
60 to 89 Days Delinquent ¹		N/A	-17.5	N/A	F	33,563,293	22.0	21,836,770	
90 to 179 Days Delinquent ¹	54,830,599	45,224,957		42,729,157	-5.5	28,256,820	-33.9		
180 to 359 Days Delinquent	11,247,026	7,652,710		5,934,970	-22.4	12,525,524	111.0	12,210,634	
> = 360 Days Delinquent	5,439,618	5,011,554		4,992,483	-0.4	3,010,720	-39.7	3,316,849	
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-19.1	53,656,610	-7.3	77,356,357	44.2	66,877,337	-13.5
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53	18.5	0.45	
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	43,979,496	16.2
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.58	0.99		1.23	23.6	0.60	-51.4	1.08	
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	0.31	0.5
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500		3,297,298	0.1	4,592,461	39.3	3,240,054	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		2,067,076		1,643,508	
90 to 179 Days Delinquent ¹	4,396,823	3,334,923		2,791,513	-16.3	2,224,364	-20.3	2,269,531	2.0
180 to 359 Days Delinquent	300,278	151,295		39,554	-73.9	88,232	123.1	188,306	
> = 360 Days Delinquent	88,309	91,674		58,533	-36.2	23,693	-59.5	17,022	
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892		2,889,600	-19.2	4,403,365	52.4	4,118,367	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	0.92	-4.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0		0	N/A	0	N/A	0	,,
60 to 89 Days Delinquent ¹	N/A	N/A	-	N/A		0		0	,.
90 to 179 Days Delinquent ¹	0	0		0	N/A	0		0	,,
180 to 359 Days Delinquent	0	0		0	N/A	0	N/A	0	
> = 360 Days Delinquent	0	0		0	N/A	0	N/A	0	,,
Total PAL I and II Loans Delinquent > = 60 Days	0			0	N/A	0			
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	345,615	320,685	+	498,091	55.3	371,476	-25.4	405,661	9.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		69,693		48,538	+
90 to 179 Days Delinquent ¹	352,621	404,847		50,543	-87.5	81,220		145,510	
180 to 359 Days Delinquent	10,145			1,434	N/A	2,490			-100.0
> = 360 Days Delinquent	0	0		0	N/A	0	,, .		
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	194,048	26.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.44	21.6
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	

	Deling	ıent Loan Informati	on (conti	nued)					
Return to cover	Demiqu	For Charter :		liueuj					
06/14/2023		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	M * Popo	rting State = 'MO' * T	vno Inclu	dod: Fodorally Insurad	L State
reer Group. IVA	Count of	CU in Peer Group :		Mation Feel Gloup. A	ii ixepo	rtilig_State - MO 1	ype mciuc	ded. I ederally illoured	Joiate
	Count of	CO III Feel Gloup	11//						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENT LOANS BY CATEGORY (continued)	Dec-2013	Dec-2020	70 City	Dec-2021	∕₀ Cilg	Dec-2022	/6 City	IVIAI -2023	76 City
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		4,650,301		3,985,275	-14.3
	N/A N/A	N/A		N/A		1,906,206		1,578,588	
60 to 89 Days Delinquent ¹	N/A N/A	N/A	-	N/A		2,238,406		2,405,295	
90 to 179 Days Delinquent	N/A N/A	N/A		N/A				359,470	
180 to 359 Days Delinquent						258,365		•	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		36,027	-14.2
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A	\ <u> </u>	N/A		4,444,960		4,379,380	-1.5
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N/A	N/A		N/A		1.06		1.03	-2.8
Unsecured Loans/Lines of Credit %									
New Vehicle Loans	10.055.000	40 700 504	22.0	0.700.400	0.4	4E EEQ 000	58.9	40 000 000	-20.9
30 to 59 Days Delinquent	16,255,880	10,768,591			-9.1	15,553,993	58.9	12,303,392	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	40.0	3,876,367	05.0	2,865,953	_
90 to 179 Days Delinquent ¹	6,903,799	5,367,942			-18.6	2,802,156		2,397,704	
180 to 359 Days Delinquent	744,085	612,624		625,186	2.1	624,968		1,025,314	
> = 360 Days Delinquent	124,105	162,067		·	34.3	196,138		153,253	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633			-15.1	7,499,629		6,442,224	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.8	0.31	-16.8
Used Vehicle Loans									
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,920,255		56,382,875	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		17,000,429		11,946,616	
90 to 179 Days Delinquent ¹	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,553	-7.8	14,434,389	
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	7,424,421	26.4
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	623,162	103.5
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,722,735	108.9	34,428,588	-8.7
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	0.70	-11.0
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.58	-12.1
Loans %	0.03	0.50	-10.0	0.43	-22.0	0.00	31.3	0.50	-12.1
Leases Receivable									
30 to 59 Days Delinquent	0	0			N/A	0		0	_
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	C	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		3,895,413		4,361,065	12.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,500,737		738,358	-50.8
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		1,516,597		1,744,298	15.0
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,030,513	+
> = 360 Days Delinquent	N/A	N/A	\	N/A		117,725		170,596	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		3,683,765	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.63	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262			-32.3	63,645,550		62,508,893	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058				37,550,099		35,276,553	
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 17	0 days delinguent						10 Dali	nquent Loans (con'	<u></u>

					1		
Return to cover	ent 1- to 4-Family Re	esidential and Other For Charter		mercial Real Estate L	oans		
06/14/2023		Count of CU					
CU Name: N/A		Asset Range					
Peer Group: N/A				Nation * Peer Group	All * Reporting State = 'MO' *	Type Included: Federally Insure	ed State
1 col Gloup. 147A	Count o	of CU in Peer Group		Mation 1 cer oroup.	All Reporting_State = Inio	Type meladed. I ederally mount	Ca Otato
	Jount	or oo iii i eer oroup	. 11//				
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-2022	% Chg Mar-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY	500 2010	500 2020	/ // Jing	500 2021	70 G.19 500 2022	70 Sing Mai 2020	70 Ong
Secured by a 1st Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A	\	N/A	26,827,605	24,923,398	-7.1
60 to 89 Days Delinquent ¹	N/A	N/A	_	N/A	5,271,307	1,052,865	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	3,709,785		
180 to 359 Days Delinquent	N/A	N/A	_	N/A	2,049,772		-16.9
> = 360 Days Delinquent	N/A	N/A		N/A	1,191,941	1,010,791	-15.2
	IN/A	IN/F	\	IN/A	1,191,941	1,010,791	-10.2
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A	١	N/A	12,222,805	6,659,238	-45.5
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A	\	N/A	0.31	0.16	-46.8
Secured by Junior Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A	1	N/A	6,823,921	4,925,894	-27.8
60 to 89 Days Delinquent ¹	N/A	N/A	1	N/A	1,487,527	1,608,434	8.1
90 to 179 Days Delinquent ¹	N/A	N/A	1	N/A	737,832	1,065,881	44.5
180 to 359 Days Delinquent	N/A	N/A	٨	N/A	618,829	286,257	-53.7
> = 360 Days Delinquent	N/A	N/A	١	N/A	714,731	500,948	-29.9
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans							
delinquent > = 60 Days	N/A	N/A	\	N/A	3,558,919	3,461,520	-2.7
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days /							
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A	١	N/A	0.26	0.24	-7.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinquent	N/A	N/A		N/A	624,142	813,331	30.3
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	111,575	· ·	56.7
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	228,118	,	
180 to 359 Days Delinquent	N/A	N/A		N/A	136,049	· ·	
> = 360 Days Delinquent	N/A	N/A		N/A	10,194	38,970	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > =	IN/A	IN/F	`	IN/A	10,194	36,970	202.5
60 Days	N/A	N/A	٨	N/A	485,936	761,889	56.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A	0.70	0.91	28.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	N/A		N/A	16,267,660.00	10,882,647.00	-33.1
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4- Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A		N/A	0.30	0.20	-35.3
# Means the number is too large to display in the cell							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	delinguent.		1	!	'	11. Delinquent RE Loans	

		Dalin avent Commercial Le		1		
Deturn to cover		Delinquent Commercial Loa For Charter : N/A	ans			
Return to cover 06/14/2023		Count of CU : 90				
CU Name: N/A		Asset Range : N/A				
Peer Group: N/A			on: Nation * Peer Group:	All * Reporting State = 'MO' *	Type Included: Federally Insure	ed
Tech Group. N/A	Count	of CU in Peer Group : N/A	on. Nation 1 cci Oroup.	All Reporting_Gtate = InG	Type meladea. I ederally mode	, u
	-					
	Dec-2019	Dec-2020 % C	hg Dec-2021	% Chg Dec-2022	% Chg Mar-2023	% Chg
		7,0 0	9	,, cg	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,, o o g
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY						
Construction and Development Loans						
30 to 59 Days Delinquent	N/A	N/A	N/A	659,186	6 0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	(N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		0	N/A
180 to 359 Days Delinquent	N/A	N/A	N/A			N/A
> = 360 Days Delinquent	N/A	N/A	N/A	395,752		0.0
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A	N/A	395,752		0.0
Construction and Development loans >= 60 Days / Total Construction and Development	IN/A	IN/FA	IV/A	390,702	333,732	0.0
loans %	N/A	N/A	N/A	0.36	0.40	11.0
Secured by Farmland						
30 to 59 Days Delinquent	N/A	N/A	N/A			N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A			N/A
	N/A	N/A	N/A			N/A
90 to 179 Days Delinquent 1 180 to 359 Days Delinquent	N/A	N/A	N/A N/A			N/A
> = 360 Days Delinquent	N/A	N/A	N/A			N/A N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A	N/A	0.00		
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A	N/A	0.00	0.00	N/A
Secured by Multifamily						
30 to 59 Days Delinquent	N/A	N/A	N/A	321,907		315.7
60 to 89 Days Delinquent	N/A	N/A	N/A	(N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	(N/A
180 to 359 Days Delinquent	N/A	N/A	N/A	1,224,465		-100.0
> = 360 Days Delinquent	N/A	N/A	N/A	(N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A	N/A	1,224,465		-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	N/A	0.64	0.00	-100.0
Secured by Owner Occupied, Non-Farm, Non-Residential Property						
30 to 59 Days Delinquent	N/A	N/A	N/A	6	0	-100.0
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	(0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	39,547	39,502	-0.1
180 to 359 Days Delinquent	N/A	N/A	N/A	(0	N/A
> = 360 Days Delinquent	N/A	N/A	N/A		0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A	39,547	39,502	-0.1
Days	IN/A	IN/A	IN/A	39,347	39,302	-0.1
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del						
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A	0.02	0.02	-28.5
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property						
30 to 59 Days Delinquent	N/A	N/A	N/A	(4,566,257	N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	(0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	(020,000	N/A
180 to 359 Days Delinquent	N/A	N/A	N/A	98,650	0	-100.0
> = 360 Days Delinquent	N/A	N/A	N/A	(0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A	98,650	925,590	838.3
Days	14/74	14// \	IN/A	50,000	320,030	
# Means the number is too large to display in the cell						
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days de	linquent.				12. Del Comm Loans	

		Dalin avent Commons	all care				
Return to cover		Delinquent Commerci For Charter :					
06/14/2023		Count of CU:					
CU Name: N/A		Asset Range :					
Peer Group: N/A			Region: Nation * Peer Group:	ΔII * Ror	norting State = 'MO' * 1	Type Included: Federally Insu	ırad
reel Gloup. N/A	Count	of CU in Peer Group :		All Ke	porting_State - INO	Type included. Federally illsu	lieu
	Oddit	or oo iii r eer oroup .	IVA				
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)	Dec-2019	Dec-2020	% Chg Dec-2021	% Chg	Dec-2022	% Chg Mar-2023	% Chg
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)							
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A		0.04	0.46	1,152.9
Loans to finance agricultural production and other loans to farmers							
30 to 59 Days Delinquent	N/A	. N/A	N/A		0	0	N/A
60 to 89 Days Delinquent ¹	N/A		N/A		0	0	+
90 to 179 Days Delinquent ¹	N/A		N/A		0	0	
180 to 359 Days Delinquent	N/A		N/A		0	0	
> = 360 Days Delinquent	N/A		N/A		0	0	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A		N/A		0	0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A	N/A		0.00	0.00	N/A
Commercial and Industrial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		1,300,356	925,090	-28.9
60 to 89 Days Delinquent ¹	N/A		N/A		162,062	1,233	+
90 to 179 Days Delinquent ¹	N/A		N/A		44,726	560,413	
180 to 359 Days Delinquent	N/A		N/A		80,502	0	
> = 360 Days Delinquent	N/A		N/A		12,313	12,313	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A		N/A		299,603	573,959	+
Commercial and Industrial Loans >= 60 Days / Total Commercial							
and Industrial Loans %	N/A	N/A	N/A		0.25	0.46	85.6
Unsecured Commercial Loans							
30 to 59 Days Delinquent	N/A	. N/A	N/A		336,420	86,021	-74.4
60 to 89 Days Delinquent ¹	N/A		N/A		72,305	177,860	+
90 to 179 Days Delinquent ¹	N/A		N/A		89,516	126,559	1
180 to 359 Days Delinquent	N/A		N/A		481,407	113,117	+
> = 360 Days Delinquent	N/A		N/A		401,407	358,015	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A		N/A N/A		643,228	775,551	
Unsecured Commercial Loans >= 60 Days / Total Unsecured	IN/A	IN/A	IN/A		043,220	775,551	20.0
Commercial Loans %	N/A	N/A	N/A		93.83	27.68	-70.
Unsecured Revolving Lines of Credit for Commercial Purposes							
30 to 59 Days Delinquent	N/A		N/A		8,788	12,249	
60 to 89 Days Delinquent ¹	N/A		N/A		38,009	0	
90 to 179 Days Delinquent ¹	N/A		N/A		0	37,964	+
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A		N/A N/A		4,357	0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A		N/A		42,366	37,964	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A	N/A		1.42	5.85	311.5
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A	N/A		2,743,611	2,748,318	0.2
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A	N/A		0.31	0.31	0.9
* Amounts are year-to-date and the related % change ratios are annualized.							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with lo	oans 60 - 179 days d	elinquent.				13. Del Comm Loans (d	on't)

		Loan Losses	•						
Return to cover		For Charter :							
06/14/2023		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
1 001 01 01 01 01 01 01 01 01 01 01 01 0	Count of Cl	J in Peer Group :				<u></u>		la de la calenda	
	304		1 117 1						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	50,998,824	13.1	17,403,194	36.5
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545			11.4	16,764,642			15.3
NET CHARGE OFFS (\$\$)*	67,236,317	43,683,158		· · · · · · · · · · · · · · · · · · ·	-33.9	34,234,182			46.9
Net Charge-Offs / Average Loans %**	0.66	0.40		· · · · · · · · · · · · · · · · · · ·	-38.1	0.26		0.34	32.1
Total Delinquent Loans & Year-to-Date Net Charge-Offs	138,753,560	101,572,379			-18.7	111,590,539			-28.8
Combined Delinquency and Net Charge Off Ratio	1.34	0.91				0.79			-0.1
LOAN LOSS SUMMARY BY LOAN TYPE			02.0	0.00	20.0	00		0.1.0	<u> </u>
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	3,451,320	27.9
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215			19.0	2,932,810	_		-6.3
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277	-	6,789,380	-28.5	7,863,404		, ,	40.6
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10			-23.4	1.81			35.1
PALs I and PALs II Charged Off (FCU Only)*	n	2.10) -21.2) N/A	1.01	N/A	1.01	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0		N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0		N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00			N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349		211,444	-43.7	106,409			-72.8
Non-Federally Guaranteed Student Loans Charged On Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181			-51.4	38,156		· ·	-23.3
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168		· ·	-42.6	68,253		·	-100.5
Non-Federally Guaranteed Student Loans Net Charge Offs / Avg Non-Federally Guaranteed Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	0,702,344	320,100	-90.3	100,512	-42.0	00,233	-03.0	-07	-100.5
Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.00	-100.1
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,092,242	1	4,365,202	15.7
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		951,916	-12.8
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A	+	N/A		10,723,253		3,413,286	27.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured									
Loans/Lines of Credit**	N/A	N/A	١	N/A		2.64		3.25	23.0
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,757,910	-7.4	1,342,555	42.9
New Vehicle Loans Recovered*	931,432	1,385,947	48.8	1,223,734	-11.7	1,759,158	43.8	537,119	22.1
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926			-43.1	1,998,752		· ·	61.2
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35	+		-43.0	0.12		· · · · · · · · · · · · · · · · · · ·	34.9
Used Vehicle Loans Charged Off*	25,907,804	20,980,950			-33.1	19,245,957		7,597,873	57.9
Used Vehicle Loans Recovered*	3,951,751	5,533,158	+	' '		6,465,674	-		52.7
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792	_		-45.2	12,780,283	+	5,129,915	60.6
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46	+	· · · · · · · · · · · · · · · · · · ·		0.29	-		43.9
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43		0.22		0.24			41.2
Leases Receivable Charged Off*	0	C		0	N/A	0	N/A		N/A
Leases Receivable Recovered*	0	C	+	0	N/A	0	N/A		N/A
Leases Receivable Net Charge Offs*	0	C		0	N/A	0	N/A		N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00		0.00		0.00			N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		1,424,410		604,267	69.7
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A	_	N/A		668,579	+	158,298	-5.3
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		755,831		445,969	136.0
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other									
Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A	\	N/A		0.14		0.31	121.7
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A	1	N/A		682,560		682,560	0.0
Real Estate - Non-Commercial	N/A	N/A		N/A		1,820,233		2,646,569	45.4
Vehicle - Non-Commercial	N/A	N/A	_	N/A		2,917,828		3,261,289	11.8
Other - Non-Commercial	N/A	N/A		N/A		92,818		237,573	156.0
Total Foreclosed and Repossessed Assets	12,974,591	12,551,638			-67.7	5,513,439		· ·	23.8
*Amounts are year-to-date while the related percent change ratios are annualized.		•				•			
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	
, ,				Ì			1		

		Indirect, Purchased	or Sold						
Return to cover		For Charter :							
06/14/2023		Count of CU:							ĺ
CU Name: N/A		Asset Range :							Ī
Peer Group: N/A				nion (FISCU) *					
	Count	of CU in Peer Group :							
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,927,137,447		4,164,239,019	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		90,843,590	3.4
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		25,213,259	
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		202,626,386	
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,231,035,956	48.9	4,482,922,254	6.0
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.95	22.4	29.89	3.3
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,951,793	112.2	32,060,365	-10.8
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79	0.73	-8.6	0.60	-17.9	0.85	42.5	0.72	-15.8
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,288,141	31.6	6,676,602	64.0
Indirect Loans Recovered*	3,655,981	4,274,716	16.9	4,501,775	5.3	5,633,697	25.1	2,192,167	55.6
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3	10,654,444	35.3	4,484,435	68.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3	0.30	4.7	0.41	36.7
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	9,737,823	-3.7
Loans Purchased from Other Sources*	6,797,872	12,496,701	83.8	37,633,629	201.1	66,352,973	76.3	8,901,587	-46.3
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	-11.4	0.81	180.7	1.38	70.3	1.27	-7.8
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinguent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		8,504	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial	NI/A			NI/A		0.00		-	
Loans Purchased Under 701.23%	N/A	N/A		N/A		0.00		0.00	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans	N/A	N/A		N/A		N/A		0.00	
Purchased Under 701.23**	14/7 (14/7.1		14/7 (14/7 (0.00	1
LOANS SOLD Year-to-date									
Loans Sold	0		N/A	27,213,731	N/A		274.4	55,986,124	-45.1
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1	94,292,195	-90.6
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8		-36.9	12,235,853	
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		69,231,865	
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,892,096,404	-1.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						<u> </u>	15. Indired	t, Purchased or Sold	<u> </u>

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
06/14/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: A	All * Repo	orting_State = 'MO' * T	ype Inclu	ided: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		469,718,038		448,440,907	-4.5
Non-Federally Guaranteed Student Loans	11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	8,211,316	
1- to 4-Family Residential Property	83,764,252	94,563,174	12.9	78,339,957	-17.2	66,923,061	-14.6	65,436,197	
Commercial Loans (excluding Construction & Development)	72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	150,661,776	
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	34,427,686	-24.6
All Other Participation Loans	72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	18,678,535	
TOTAL PARTICIPATION LOANS OUTSTANDING	309,359,699	408,036,232	31.9	597,933,099	46.5	745,498,943	24.7	725,856,417	
Participation Loans Outstanding / Total Loans %	2.94	3.59	22.0	4.98	38.7	5.10	2.5	4.84	-5.1
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	134,686,404	186,016,431	38.1	326,578,487	75.6	355,759,014	8.9	28,462,832	-68.0
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.48	2.58	4.1	4.31	67.0	4.60	6.8	1.94	-57.7
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	502,157	-97.7
%Participation Loans Sold YTD / Total Assets**	0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.01	-97.7
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,124,885	1,851,949	64.6	446,186	-75.9	974,518	118.4	916,576	-5.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans	N/A	N/A		N/A		0.14		0.14	-3.1
Purchased %	IN/A	IN/A		IN/A		0.14		0.14	-3.1
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	983,393	1,036,524		831,561	-19.8	2,040,165	145.3	888,570	
Participation Loans Recovered*	157,924	158,059		386,037	144.2	, ,	184.7	398,857	
Participation Loan Net Charge Offs *	825,469	878,465	6.4	445,524	-49.3	941,001	111.2	489,713	108.2
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.30	0.24	-18.4	0.09	-63.8	0.14	58.2	0.27	90.1
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

	nily Residential Prope			mmercial) Real Estate L	oans			
Return to cover		For Charter :						
06/14/2023		Count of CU:						
CU Name: N/A		Asset Range :		N. C. A. D. O. A.	U + D	* T		01.1
Peer Group: N/A	Count of C			Nation * Peer Group: A	II * Reporting_State = 'MO'	* Type Inclu	ded: Federally Insured :	State
	Count of C	U in Peer Group :	N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-2	022 % Chg	Mar-2023	% Chg
1- to 4-Family Residential Property Loans					-			
Secured by 1st Lien								
Fixed Rate > 15 years	N/A	N/A		N/A	1,860,071		1,852,728,699	+
Fixed Rate 15 years or less	N/A	N/A		N/A	928,177		900,834,168	
Balloon/Hybrid > 5 years	N/A	N/A		N/A	385,714		412,185,865	1
Balloon/Hybrid 5 years or less	N/A	N/A		N/A	344,740		420,753,630	
Adjustable Rate	N/A	N/A		N/A	426,227		456,505,050	
Total Secured by 1st Lien	N/A	N/A		N/A	3,944,930	418	4,043,007,412	2.5
Secured by Junior Lien								
Closed-End Fixed Rate	N/A	N/A		N/A	189,043		215,381,991	
Closed-End Adjustable Rate	N/A	N/A		N/A	14,895		35,052,884	
Open-End Fixed Rate	N/A	N/A		N/A	16,595		6,417,991	
Open-End Adjustable Rate	N/A	N/A		N/A	1,142,057	687	1,176,834,588	
Total Secured by Junior Lien	N/A	N/A		N/A	1,362,592	440	1,433,687,454	5.2
All Other (Non-Commercial) Real Estate								
Closed-End Fixed Rate	N/A	N/A		N/A	26,185	642	16,938,948	-35.3
Closed-End Adjustable Rate	N/A	N/A		N/A	28,377	059	30,985,465	9.2
Open-End Fixed Rate	N/A	N/A		N/A	864	738	1,479,341	71.1
Open-End Adjustable Rate	N/A	N/A		N/A	13,740	537	34,763,132	153.0
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A	69,167	976	84,166,886	21.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-	N/A	N/A		N1/A	F 070 000	004	F FCO 004 7F0	0.4
Commercial) Real Estate	N/A	N/A		N/A	5,376,690	834	5,560,861,752	3.4
1- to 4-Family Residential Property Loans Granted YTD								
Secured by 1st Lien Granted YTD								
Fixed Rate > 15 Years*	N/A	N/A		N/A	984,206	960	106,261,798	-56.8
Fixed Rate 15 Years or less*	N/A	N/A		N/A	228,045	229	19,006,599	-66.7
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A	237,165	749	32,884,126	+
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A	225,161		68,516,416	1
Adjustable Rate*	N/A	N/A		N/A	165,525		39,991,353	
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A	1,840,105		266,660,292	
Secured by Junior Lien Granted YTD					, ,		, ,	
Closed-End Fixed Rate*	N/A	N/A		N/A	135,787	346	24,325,359	-28.3
Closed-End Adjustable Rate*	N/A	N/A		N/A	1,911		2,392,403	+
Open-End Fixed Rate*	N/A	N/A		N/A	5,779		684,306	
Open-End Adjustable Rate*	N/A	N/A		N/A	595,599		129,160,992	+
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A	739,078		156,563,060	
All Other (Non-Commercial) Real Estate Granted YTD		,, .					,	10.0
Closed-End Fixed Rate*	N/A	N/A		N/A	20,612	047	5,434,059	5.5
Closed-End Adjustable Rate*	N/A	N/A		N/A	12,315		2,212,088	1
Open-End Fixed Rate*	N/A	N/A		N/A	1,828		2,212,300	-100.0
Open-End Adjustable Rate*	N/A	N/A		N/A	14,227		1,286,926	+
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	48,983		8,933,073	
Total 1- to 4-Family Residential Property Loans and All Other (Non-							5,555,675	
Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	2,628,167	167	432,156,425	-34.2
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	11.9 27,207	110 82.4	36,723,667	35.0
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A	1,877,946	817	2,001,258,891	6.6
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665	42.5 48,482	083 74.9	54,391,483	12.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61	6.8	0.23 -62.7	0.25	10.2
Interest Only & Payment Option First Mortgages / Net Worth %	6.84	5.90	-13.8			2.36 -63.3		
* Amounts are year-to-date while the related %change ratios are annualized.	-							
							17. RE Loans	

	Real E	state (Non-Commercia	al) Loan	Losses					
Return to cover		For Charter :	N/A						
06/14/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		-		Nation * Peer Group:	All * Repo	orting State = 'MO' * T	vpe Included:	Federally Insured	State
	Count	of CU in Peer Group :				3_			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		54,330		15,387	13.3
						·		· · · · · · · · · · · · · · · · · · ·	
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		5,989	5.5
First Lien single 1- to 4-Family Residential Property Loans Net Charge						,		•	
Offs*	N/A	N/A		N/A		31,617		9,398	18.9
5: 41: 1: 4 4 4 5 7 7 8 11 5 18 14 14 14 14									
First Lien single 1- to 4-Family Residential Property Loans Net Charge									
Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00	9.9
Junior Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		169,384		7,107	-83.2
Junior Lien single 1- to 4-Family Residential Property Loans									
Recovered*	N/A	N/A		N/A		405,948		16,053	-84.2
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	N/A	N/A		N/A		-236,564		-8,946	84.9
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg Junior Lien single 1- to 4-Family Residential									
Property Loans**	N/A	N/A		N/A		-0.02		0.00	87.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Charged Off*	N/A	N/A		N/A		40,382		2,015	-80.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Recovered*	N/A	N/A		N/A		20,707		225	-95.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs*	N/A	N/A		N/A		19,675		1,790	-63.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs / Avg All Other (Non-Commercial) Real Estate									
Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.01	-63.8
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real									
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus									
Other (Non-Commercial) Real Estate Loans**									
, ,	N/A	N/A		N/A		N/A		0.00	
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no	annualizing)							18. RE Loan Losses	

		Commercial Loan In	formation					
Return to cover		For Charter						
06/14/2023		Count of CU						
CU Name: N/A		Asset Range						
Peer Group: N/A				Nation * Peer Group: All * F	eporting State = 'MO' *	Type Inc	cluded: Federally Insu	red
	Count	of CU in Peer Group			<u> </u>	J	,	
	Dec-2019	Dec-2020	% Chg	Dec-2021 % C	ng Dec-2022	% Chg	Mar-2023	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)								
Construction and Development	29,506,613	51,106,543	3 73.2	77,712,858 52	108,777,258	40.0	98,021,536	-9.9
Secured by Farmland	4,144,261	12,728,425	207.1	16,789,096 3	.9 15,901,645	-5.3	15,826,378	-0.5
Secured by Multifamily	80,426,400	115,270,496	3 43.3	154,846,464 34	.3 190,738,359	23.2	190,682,388	0.0
Owner Occupied, Non-Farm, Non-Residential Property	178,143,579	180,550,429	9 1.4	177,552,851 -1	.7 187,769,629	5.8	262,169,020	39.6
Non-Owner Occupied, Non-Farm, Non-Residential Property	180,080,824	211,190,050	17.3	233,574,894 10	269,920,230	15.6	202,126,743	-25.1
Total Real Estate Secured Commercial Loans	472,301,677			660,476,163			768,826,065	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-	· · · · · ·	,			, ,			
MEMBERS)								
Loans to finance agricultural production and other loans to farmers	862,670	889,673	3.1	248,055 -72	2,425,871	878.0	296,346	-87.8
Commercial and Industrial Loans	53,273,192	56,634,781	1 6.3	66,895,058 18	119,800,470	79.1	123,670,209	3.2
Unsecured Commercial Loans	1,093,495	2,265,744	1 107.2	1,063,201 -53	685,503	-35.5	2,801,888	308.7
Unsecured Revolving Lines of Credit (Commercial Purpose)	438,398	298,502	-31.9	902,218 202	2,977,959	230.1	648,461	-78.2
Total Non-Real Estate Secured Commercial Loans	55,667,755	60,088,700	7.9	69,108,532	5.0 125,889,803	82.2	127,416,904	1.2
TOTAL COMMERCIAL LOANS:								
Commercial Loans to Members	474,471,166	538,121,400	13.4	610,344,727 13	745,498,821	22.1	755,614,275	1.4
Purchased Commercial Loans or Participations to Nonmembers	53,498,266				153,498,103	+		-8.4
Total Commercial Loans	527,969,432				5.6 898,996,924			-0.3
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Construction and Development	52	54	3.8	83 53	5.7 78	-6.0	82	5.1
Farmland	16			47 34				
Secured by Multifamily	187			314 26				
Owner Occupied, Non-Farm, Non-Residential Property	395				2.1 409			
Non-Owner Occupied, Non-Farm, Non-Residential Property	314				5.6 433			-14.3
Total Number of Real Estate Secured Commercial Loans	964				0.7 1,303			
Loans to finance agricultural production and other loans to farmers	24			7 -72	· ·		-	
Commercial and Industrial Loans	672				.0 950			
Unsecured Commercial Loans	38			22 -7			,	
Unsecured Revolving Lines of Credit (Commercial Purpose)	51				0.0 54			
Total Number of Non-Real Estate Secured Commercial Loans	785				2.3 1,029			5.1
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	700	021	1 4.0	040 2	1,028	22.0	1,001	3.1
Number of Outstanding Commercial Loans to Members	1,640	1,802	9.9	1,863	3.4 2,139	14.8	2,209	3.3
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or Participation Interests to	1,040	1,002	2 3.3	1,000	2,100	14.0	2,209	3.3
Nonmembers	109	150	37.6	218 45	5.3 193	-11.5	190	-1.6
Total Number of Commercial Loans Outstanding	1,749	1,952	2 11.6	2,081	5.6 2,332	12.1	2,399	2.9
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	527,969,432			-	5.6 898,996,924		· ·	
(Total Commercial Loans / Total Assets)%	3.49				6.5 4.21			
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	3.49	3.40	-1.2	3.31	4.21	17.7	4.12	-2.0
Member Commercial Loans Granted YTD*	217,359,822	184,883,315	5 -14.9	186,547,309	245,148,557	31.4	20 250 905	-36.0
Purchased or Participation Interests to Nonmembers*	25,887,143			46,813,541			, ,	-99.6
MISCELLANEOUS LOAN INFORMATION	23,007,143	39,110,030	31.1	40,013,341	31,003,030	10.4	30,000	-99.0
	E 006 004	12 610 000	3 172.0	17,037,151 25	10 207 546	7.6	16 100 704	10.0
Agricultural Related Commercial Loans Outstanding Balance	5,006,931							
Outstanding Agricultural Related Loans - Number	40			54 -10				
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	12,386,299				32,242,492			
Commercial Loans and Participations Sold -no servicing rights- YTD	1,600,000	16,425	-99.0	0 -100	1,277,378	N/A	0	-100.0
Total Member Business Loans - (NMBLB)								
(NMBLB / Total Assets)%	3.58	3.41	1 -4.8	3.30 -3	3.73		3.71	-0.7
* Amounts are year-to-date and the related % change ratios are annualized.						19. Con	nmercial Loans	

		Commercial Loan I	osses						
Return to cover		For Charter :	N/A						
06/14/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Repo	rting_State = 'MO' * Ty	ype Includ	led: Federally Insured	State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*	0	511,016	N/A	19,811	-96.123	195,097	884.8	0	-100
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*	30,800	2,950	-90.422	0	-100	19,500	N/A	1,900	-61.026
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*	(30,800)	508,066	1749.6	19,811	-96.101	175,597	786.4	(1,900)	-104.33
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg	, ,							· · · ·	
Commercial Loans/Lines of Credit Real Estate Secured**	-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00	-104.02
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*	233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	10,241	-64.834
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*	13,528	13,528	0	26,016	92.312	62,408	139.9	797	-94.892
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*	219,564	107,512	-51.034	143,708	33.667	54,081	-62.4	9,444	-30.149
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Not Real Estate Secured**	0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	0.03	-46.228
Total Commercial Loans/Lines of Credit Charge-Offs*	233,092	632,056	171.16	189,535	-70.013	311,586	64.4	10,241	-86.853
Total Commercial Loans/Lines of Credit Recoveries*	44,328	16,478	-62.827	26,016	57.883	81,908	214.8	2,697	-86.829
Total Commercial Loans/Lines of Credit Net Charge Offs*	188,764	615,578	226.11	163,519	-73.437	229,678	40.5	7,544	-86.862
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial									
Loans/Lines of Credit**	0.04	0.11	164.45	0.02	-77.373	0.03	17.3	0.00	-88.081
*Amounts are year-to-date while the related percent change ratios are annualized.	·					<u> </u>		<u>-</u>	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing						20. Comn	nercial Loan Losses		

		Investments	;						
Return to cover		For Charter :	N/A						
06/14/2023		Count of CU :	90.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inclu	ded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A			N/A		3,038,803		3,235,675	6.5
Registered Investment Companies	N/A			N/A		167,765,241		96,787,993	-42.3
Other Equities	N/A			N/A		33,171,783		34,662,102	4.5
TOTAL EQUITY SECURITIES	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	134,685,770	-34.0
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		0		0	N/A
All Other Trading Debt Securities	N/A			N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST								1=0 100 010	
US Government Obligations	N/A		-	N/A		172,657,967		170,189,343	-1.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		1,379,175,551		1,188,178,848	-13.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		1,910,914,594		1,844,762,320	-3.5
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		131,681		120,894	-8.2
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		32,496,894		32,480,498	-0.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		65,587,489		62,717,809	-4.4
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A			N/A		17,531,884		18,999,517	8.4
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		3,578,496,060		3,317,449,229	-7.3
AFS DEBT SECURITIES AT FAIR VALUE	N1/A	N1/A		N1/A		400 000 007		100 000 100	0.0
US Government Obligations	N/A			N/A		168,022,067		166,969,132	-0.6
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		1,279,305,250		1,107,217,915	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		1,708,884,612		1,659,265,280	-2.9
Federal Agency Securities - Non-Guaranteed	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		1,000,162		954,458	-4.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		0 27 002 627		0 252 070	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A		1	N/A		27,803,627		28,353,878	2.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A		_	N/A		61,761,159		58,925,461	-4.6
All Other Available-for-Sale Debt Securities at Fair Value	N/A			N/A		15,622,622		17,235,742	10.3
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		3,262,399,499		3,038,921,866	-6.9
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		Investments							
Return to cover		For Charter : N	/A						
06/14/2023		Count of CU: 90)						
CU Name: N/A		Asset Range : N	/A						
Peer Group: N/A				tion * Peer Group:	All * Repo	rting_State = 'MO' * ⁻	Type Inclu	ded: Federally Insure	d State
	Count of C	CU in Peer Group : N/	/A						
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Cha	Mar-2023	% Chg
INVESTMENT SECURITIES (continued)					77 3 1 3		7		
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		8,506,189		7,751,032	-8.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,555,788		98,586,820	-1.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		251,076,030	-1.4
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		16,073,888	38.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,045,900	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		21,497,497	3.5
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		4,997,554	0.0
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		401,171,435		401,028,721	0.0
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		8,395,234		7,670,345	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		89,694,487		90,119,981	0.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		216,607,333	0.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		15,820,684	40.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		824,673	1.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		20,334,284	3.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		5,000,000	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		351,456,025		356,377,300	1.4
Allowance for Credit Losses on Investment Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
(if ASC 326 has been adopted)					1471				
TOTAL INVESTMENT SECURITIES	98,204,197	2,717,683,244 2	,667.4	3,489,352,393	28.4	3,867,542,261	10.8	3,574,636,357	-7.6
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	17,726,879	6.4
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,936,745		111,767,745	2.6
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399		129,997,220	
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		536,496,198	-4.2
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Return to cover 6/14/2023 EU Name: N/A Peer Group: N/A		Investment Matur For Charter : Count of CU :	N/A						
6/14/2023 CU Name: N/A		Count of CU:							
U Name: N/A									
		Asset Range : I	-						
oor Group. Tan	į l			lation * Peer Group: A	II * Renorti	ng State = 'MO' * Tv	ne Included:	Federally Insured !	State
	Count of	CU in Peer Group :		tation 1 our Group.	iii Roportii	ng_otato mo ry	po moradou.	Todoruny modrod C	
	Jount of		.,,,						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
IME DEPOSITS MATURITY DISTRIBUTION			,, , , , , , , , , , , , , , , , , , ,		,,g		,, s = 1.1g		
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		249,132,164	-1.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		221,076,034	-4.1
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		64,430,000	-12.7
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,858,000	-46.2
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		0	N/A
OTAL TIME DEPOSITS	N/A	N/A		N/A		559,906,706		536,496,198	-4.2
QUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	8,176,689	3.5
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	1,271,255	-1.4
Total Equity Securities 3-5 yrs	0	0	N/A	0	N/A	24,170,668	N/A	108,893,774	350.5
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	13,108,377	-92.2
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,235,675	6.5
OTAL EQUITY SECURITIES	0	0	N/A	0	N/A	203,975,827	N/A	134,685,770	-34.0
RADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
OTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
VAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	0	570,401,425	N/A	355,536,115	-37.7	551,772,462	55.2	439,489,551	-20.3
Total Available-for-Sale Debt Securities 1-3 yrs	0	1,006,353,571	N/A	796,017,013	-20.9	973,777,568	22.3	1,019,219,905	4.7
Total Available-for-Sale Debt Securities 3-5 yrs	0	492,226,056	N/A	1,204,634,478	144.7	931,407,002	-22.7	719,712,720	-22.7
Total Available-for-Sale Debt Securities 5-10 yrs	0	379,577,787	N/A	726,549,656	91.4	791,003,371	8.9	830,259,459	5.0
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374	N/A	45,143,142	263.2	12,271,320	-72.8	28,071,757	128.8
OTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	0	N/A	3,260,231,723	N/A	3,036,753,392	-6.9
IELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	0	31,592,716	N/A	14,287,206	-54.8	41,397,489	189.8	22,462,441	-45.7
Total Held-to-Maturity Debt Securities 1-3 yrs	0	94,646,756	N/A	88,339,949	-6.7	87,438,384	-1.0	118,553,283	35.6
Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A	45,842,390	127.1	36,785,734	-19.8	46,915,309	27.5
Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	211,194,733	-8.2
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	228.2	7,574,518	136.5	4,071,429	-46.2
OTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	0	N/A	403,334,711	N/A	403,197,195	0.0
THER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,655,671	-46.4	39,075,390	19.7
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	78,272,925	-5.4
Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,794,276	15.3
Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	2,931,714	3.6
Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	4,922,915	8.9
OTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399	-12.1	129,997,220	2.4
OTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,801,075	24.7	758,336,235	-14.4
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,438,393,402	4.5
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	944,746,079	-11.7
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	1,059,352,283	-11.4
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,404,024	-46.6	40,301,776	47.1
OTAL INVESTMENT MATURITY DISTRIBUTION	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	4,554,376,366	8.3	4,241,129,775	-6.9
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	0	ther Investment Inf	ormation						
Return to cover	0	For Charter :							
06/14/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Incl	uded: Federally Insur	ed State
·	Count of	CU in Peer Group :							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ^{/1}	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	263,449,962	-6.1
Beelized Investment Coins (Leases)									
Realized Investment Gains (Losses)	N/A	N/A		N/A		0		4,590	NI/A
Realized Gain (Losses) on HTM Debt Securities Realized Gain (Losses) on AFS Debt Securities	N/A N/A	N/A N/A						· ·	
,				N/A		-780,623		-3,597,303	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-41,249	
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-3,633,962	-9,485.8
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	43	43.3
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	0	N/A	30	N/A	43	43.3
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value									
Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	0	N/A
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	120,057,053	-3.7
Recorded Value of Other Investments	5,718,824	6,027,103		4,486,182	-25.6	8,493,975		8,512,019	
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		823,152		713,812	-13.3
Cash Surrender Value	N/A	N/A		N/A		9,604,128		10,735,706	11.8
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6		
Endorsement Split Dollar Life Insurance Arrangements	. ,	, ,		, ,				, ,	
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,282,657	-1.6
Other Insurance	97,428,804	108,449,268		110,806,424	2.2	112,967,735			+
Other Non-insurance	23,939,063	34,794,931		40,231,075		29,264,594			
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	215,490,583	257,524,409		206,600,778	-19.8	309,403,040			-2.2
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	491,871	0.8
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21		22	4.8	24		24	
Approved Mortgage Seller	20	21		22	4.8	22			
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0		0	-
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	5	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	36	0.0
¹ Prior to March 31, 2014, this item included investments purchased for employee bene	fit/deferred compensation	plans.							
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	LIQUIDITY - COMMIT	MENTS AND OFF-B	ALANCE	SHEET EXPOSURES					
Return to cover		For Charter							
06/14/2023		Count of CU	: 90						
CU Name: N/A		Asset Range	: N/A						
Peer Group: N/A		Criteria	: Region:	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	ided: Federally Insui	red
	Count o	of CU in Peer Group	: N/A						
	Dec-2019	Dec-2020) % Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	96,477,988	-8.2
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	5 17.0	823,862,814	15.7	987,510,867	19.9	1,014,645,166	2.7
Credit Card Line	1,084,385,763	1,235,977,636	3 14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,396,686,095	2.1
Unsecured Share Draft LOC	116,609,429	130,087,698	3 11.6	138,314,678	6.3	136,720,346	-1.2	143,884,130	5.2
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	373,813,285	0.5
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	40,463,499	27.7
Total Unfunded Commitments for Non Commercial Loans	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	2,969,492,175	2.6
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,231,218,261	2,551,650,413	3 14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,065,970,163	2.2
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A	A	N/A		68,337,070		172,381,134	152.3
Conditionally Cancelable Unfunded Commitments	N/A	N/A	A	N/A		2,107,026,139		1,960,374,344	-7.0
Loans transferred with limited recourse	N/A	N/A	A	N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A	A	N/A		424,602,680		428,844,976	1.0
Financial Standby Letters of Credit	N/A	N/A	A	N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A	A	N/A		0		0	N/A
Sold Credit Protection	N/A	N/A	A	N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A	A	N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A	A	N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A	A	N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A	A	N/A		26,733,064		26,764,060	0.1
Loans Transferred with Recourse	669,043,347	438,665,377	7 -34.4	338,714,388	-22.8	213,691,435	-36.9	12,235,853	-94.3
Other Contingent Liabilities	9,296,398	9,617,507	7 3.5	10,695,769	11.2	5,349,309	-50.0	5,459,305	2.1
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LIQUIDITY - I	BORROWING ARRANGE	MENTS CONTINGE	ENT LIABIL	LITIES AND SOURCE	S OF FU	INDS			
Return to cover		For Charter :	N/A						
06/14/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: /	All * Rep	orting_State = 'MO' *	Type Inclu	ıded: Federally Insur	red
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Cho
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	411,576,700	5.0
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,005,217,947		2,794,916,137	39.4
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		29,407,549	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	210,876,181	-1.9
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	2,612,150,547	-11.7	3,446,976,567	32.0
Draws Against Borrowing Capacity									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	6,031,435	-71.7
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	821,909,855	-8.2
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	24,000,000	N/A
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	6,207,076	133.6
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	858,348,366	-6.6
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		78,032,411	-2.1
Natural Person Credit Unions	N/A	N/A		N/A		0		0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		2,613,530,584	17.8
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		37,691,078		61 444 070	62.0
Paycheck Protection Program Lending Facility Loans	IN/A	IN/A		IN/A		37,091,076		61,444,078	63.0
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		0	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2		-12.1	2,753,007,073	17.9
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

	Sha	are and Membership I	nformatio	on					
Return to cover		For Charter :							
06/14/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Rep	orting_State = 'MO' * ⁻	Type Incl	uded: Federally Insure	ed State
	Count o	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
MEMBERSHIP:									
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,676,258	1.4
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	37,217,243	0.2
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.50	1.1
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	5.47	482.7
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,304,503	3.4
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	17,481,802,739	2.9
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	1,114,225,047	-9.0
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	297,355,021	-2.7
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,893,382,807	2.0
NCUA INSURED SAVINGS									
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,362,335,426	12.4	1,376,347,321	1.0
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	3,246,582	-72.2
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,374,013,728	13.0	1,379,593,903	0.4
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,150,029,745	2.4	17,513,788,904	2.1
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	5,488,542	472.0
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	3,054,398	-71.7
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,111,502,772	6.8
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	342,668,878	2.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	14,989,940	17.4
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	931,821,029	-13.2
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6	5,235,148	-27.5
INSURANCE COVERAGE OTHER THAN NCUSIF				* *					
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	8	-11.1
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	65,648,514	-4.9	64,379,043	-1.9
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Member	rship

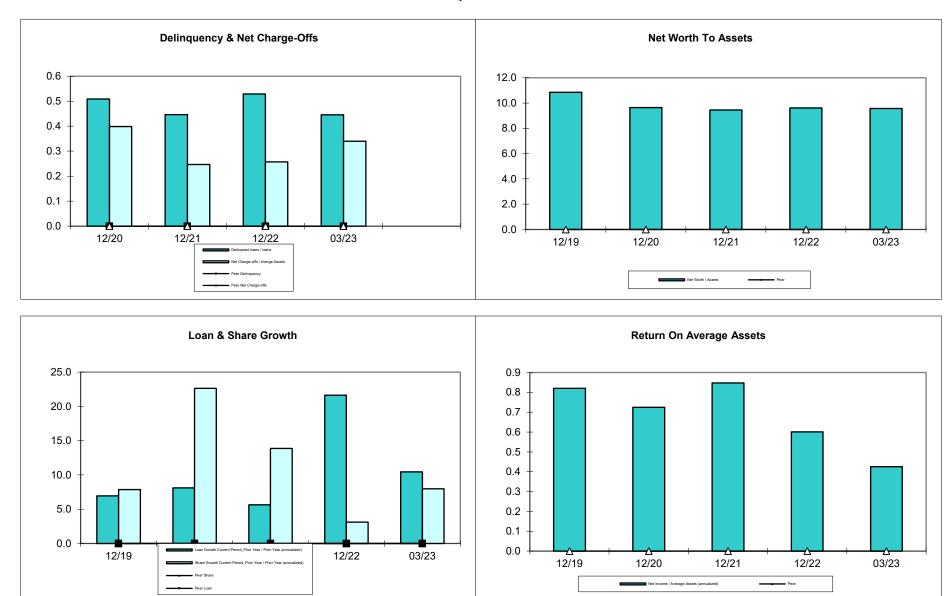
	1	Supplemental Info	mation						
Return to cover		For Charter							
06/14/2023		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group: A	II * Papartin	a Stata - 'MO' * T	vno Inclus	dod: Endorally Incurse	d State
reel Gloup. N/A	Count	of CU in Peer Group		Nation Peer Group.	All Reportin	g_State = IVIO 1	ype iliciuc	ieu. Feuerany insured	Jolale
	Count	or co in Feer Group	IN/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
GRANTS	Dec-2019	Dec-2020	/ ₀ City	Dec-2021	∕₀ City	Dec-2022	∕₀ Cilg	IVIAI -2023	/₀ Cilg
Amount of Grants Awarded to your credit union, YTD	269,729	1,721,657	538	6,002,686	249	281,000	-95	5,181,158	3 1,744
Amount of Grants Awarded to your credit union, YTD Amount of Grants Received by your credit union, YTD	209,723				371	1,564,350		102,624	
EMPLOYEES:	209,702	010,900	290	3,043,073	371	1,304,330	-38	102,024	-93
Number of Full-Time Employees	4,115	4,243	2	4,209	-1	4,367	4	4,389	1
Number of Part-Time Employees Number of Part-Time Employees	287	269			-12	245	-	237	
BRANCHES:	201	208	-0	230	-12	240	4	231	-3
	204	240		240	0	245	4	200	
Number of CU Branches	324				0	315		320	
Number of CUs Reporting Shared Branches	29			21	-7	28		28	
Plan to add new branches or expand existing facilities	19	17	-11	13	-24	13	0	13	0
CUSO INFORMATION									
Value of Investments in CUSO	45,619,404	57,360,408			6	56,748,433		58,059,289	
CUSO Loans	6,936,811	3,584,109		, ,	0	4,758,426		1,146,579	
Aggregate Cash Outlays in CUSO	31,501,582	31,321,987	' -1	32,662,205	4	36,907,176	13	36,751,138	0
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
International Remittances	20			23	10	23		23	
Number of International Remittances Originated YTD	4,250	3,800		· ·	20	4,764		1,143	
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	67	0
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	30,065,162	2 10
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	C			N/A	0	N/A	0	
Vendor Supplied In-House System	48	42			7	43		43	
Vendor On-Line Service Bureau	45			46	-4	47		47	
CU Developed In-House System	0	C	N/A	. 0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Account Aggregation	17				-13	14		14	
Bill Payment	63			00		60		60	
Download Account History	67	66			-2	67	3	67	0
Electronic Signature Authentication/Certification	34			39		41		41	0
e-Statements	71	70		69		69		69	0
External Account Transfers	35			39	5	40	3	40	0
Loan Payments	72	72	2 0	71	-1	71	0	71	0
Member Application	43	43	0	44	2	46	5	46	, 0
Merchant Processing Services	9	8	-11	8	0	8	0	8	0
Mobile Payments	34	38	12	40	5	41	3	41	0
New Loan	49	50	2	50	0	51	2	51	0
New Share Account	27			30		32	7	32	
Remote Deposit Capture	46	50	9	52	4	55	6	55	0
Type(s) of services offered:									
Informational Website	N/A	N/A		52		70	35	70	0
Mobile Application	N/A	N/A		46		60	30	60	0
Online Banking	N/A	N/A		50		72	44	72	2 0
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Return to cover

06/14/2023 CU Name: N/A Peer Group: N/A Graphs 1 For Charter: N/A Count of CU: 90 Asset Range: N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover

06/14/2023

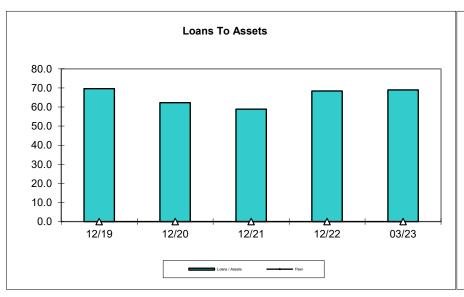
CU Name: N/A
Peer Group: N/A

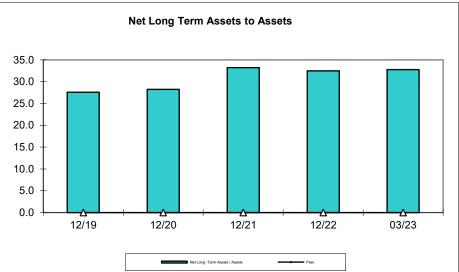
Graphs 2

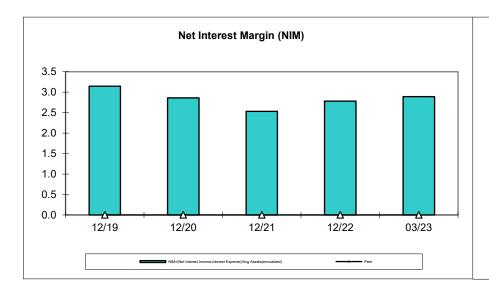
For Charter: N/A Count of CU: 90 Asset Range: N/A

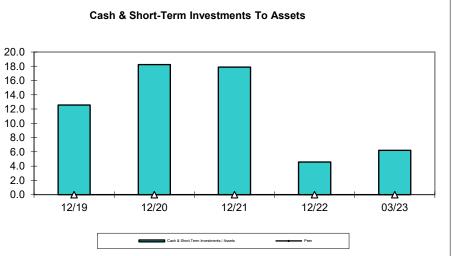
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A









Cycle Date: June-2023
Run Date: 09/13/2023
Interval: Annual
Validated

Page Click on links below to jump to FPR contents

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- 2 Key Ratios
- 3 Supplemental Ratios
- 4 <u>Historical Ratios</u>
- 5 Assets
- 6 <u>Liabilities, Shares & Equity</u>
- 7 Income Statement
- 8 <u>Loans</u>
- 9 Delinquent Loan Information 1
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- 12 Delinquent Commercial Loans 1
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- 17 Real Estate (Non-Commercial) Loans
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- 21 Investments 1
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- 23 Investment Maturity
- Other Investment Information
- 25 <u>Liquidity Unfunded Commitments and Off-Balance Sheet Exposures</u>
- <u>Liquidity Borrowing Arrangements</u>
- Shares and Membership
- Supplemental Information

Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 90

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Cummon, Einensiel In	formation	•					
Detum to cover		Summary Financial In		1					
Return to cover		For Charter :							
09/13/2023 CU Name: N/A		Count of CU :							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group: A	NII * Done	rting State = 'MO' * T	vno Inglud	ad: Eadarally Incurad	State
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Peer Group. A	All Kepc	ording_state = MO 1	ype iliciuu	eu. Feuerally ilisureu	State
	Count	or co in Peer Group .	IN/A						
	Dec-2019		% Chg		% Chg		% Chg	Jun-2023	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Other Deposits ¹	1,150,566,834	2,315,065,382			27.1	1,536,647,230		1,653,237,625	7.6
<u>Total Investments</u>	2,486,342,544	3,480,297,690			20.9	3,994,469,660		3,546,416,151	-11.2
Loans Held for Sale	73,318,768				117.4	14,949,299		65,242,275	336.4
<u>Total Loans</u>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,278,121,231	4.5
(Allowance for Loan & Lease Losses or Allowance for Credit	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,651,896)	12.3	(130,157,227)	36.1
Losses on Loans & Leases)	(74,030,020)	(09,024,040)	21.3	(03,170,002)	-5.2	(95,051,090)	12.5	(130,137,227)	30.1
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	428,074,208	1.0
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	65,974,544	- 5.5
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	176,959,296	0.1
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	587,537,281	-7.4
TOTAL ASSETS	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,671,405,384	1.4
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	400.0=0.=0.4								
Liabilities ²	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	277,167,198	-15.3
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	16,072,363	3.6
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	0	N/A	260,976	N/A
Exposures	-							·	
Borrowings Notes & Interest Payable	432,644,879				-26.7	816,077,551	150.3	980,590,282	20.2
Total Shares & Deposits	12,865,382,478		+		13.9	18,524,043,473		18,648,635,622	0.7
TOTAL LIABILITIES ³	13,506,478,787		_		12.2			19,922,726,441	1.2
Undivided Earnings	1,304,916,742				9.3			1,887,685,475	2.3
Other Reserves	296,780,486				-2.4	-156,366,885		-139,006,532	11.1
TOTAL EQUITY	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1			1,748,678,943	3.5
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,671,405,384	1.4
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	445,408,422	29.5
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	125,120,377	134.0
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	320,288,045	10.2
Provision for Loan/Lease Losses or Total Credit Loss	57,973,227	59,161,317	2.0	24,475,595	-50 6	44,697,755	82.6	40,545,409	81.4
Expense*	51,813,221	39,101,317	2.0	24,470,095	-58.6	44,091,133	02.0	40,040,409	01.4
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	186,661,917	4.5
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	403,894,377	5.2
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,373	35.5	125,614,283	-23.4	62,510,176	-0.5
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
* Income/Expense items are year-to-date while the related %change ratio	s are annualized.								
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investm	ents								
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and		Liabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depos									
,									
								1. Summary	Financial

		Key R	Patios ⁵						
Return to cover		For Charter :							
09/13/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				│ r Group: All * Reportin	a Stato - 'MO'	* Type Includ	od: Endorally Incured	State Credit II	nion (EISCII)
reel Gloup. N/A	Count	of CU in Peer Group :		Group. All Reportin	g_State - MO	i ype iliciuu	ed. Federally illsured	State Credit U	illoli (Fi3CO)
	Count	or co in reer Group.	IV/A		Dec-2022			Jun-2023	
					DCC-ZOZZ			0411-2020	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Jun-2023	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS	200 2010	200 2020	200 2021	200 2022	. ==.c/.cg.	. 0.00	Jun 2020	,	1 0100111110
Net Worth/Total Assets for Prompt Corrective Action ⁶	10.87	9.68	9.46	9.62	N/A	N/A	9.79	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83		N/A	N/A	10.33		N/A
Risk-Based Capital Ratio	N/A	N/A	N/A			N/A			N/A
GAAP Equity / Total Assets	10.60	9.47	9.08			N/A	8.07		N/A
Loss Coverage	15.13	10.91	9.00		N/A	N/A	11.89		N/A
Loss Coverage	15.15	10.91	9.10	12.02	IN/A	IN/A	11.09	IN/A	IN/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.00	N/A	N1/A
'	4.36	3.28	0.45 2.78			N/A N/A	0.60		N/A N/A
Delinquent Loans / Net Worth							4.31		
Rolling 12 Month Net Charge Offs / Average Loans ²	0.66	0.40			N/A	N/A	0.35		N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.36	0.93	0.71	0.84	N/A	N/A	0.99		N/A
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.03	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	8.05	7.53	9.43	6.50	N/A	N/A	6.36	N/A	N/A
Share Growth ¹	7.85	22.63	13.88	3.11	N/A	N/A	1.35	N/A	N/A
Loan Growth ¹	6.94	8.11	5.63	21.64	N/A	N/A	9.05	N/A	N/A
Asset Growth ¹	7.95	20.95	11.71	4.69	N/A	N/A	2.80		N/A
Investment Growth ¹	8.86	60.02	24.72			N/A	-11.92		N/A
Membership Growth ¹	1.77	2.49	1.35			N/A	4.10		N/A
monisoromp Grown									
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.82	0.72	0.85	0.60	N/A	N/A	0.58	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.68	0.66	0.77	0.70	N/A	N/A	0.52	N/A	N/A
Non-Interest Expense / Average Assets ¹	4.26	4.01	3.72	3.68	N/A	N/A	3.75	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.40	0.35	0.13	0.21	N/A	N/A	0.37	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	70.50	N/A	N/A
Cash + Short-Term Investments / Assets ³	12.57	18.23	17.89		N/A	N/A	8.68		N/A
	.=,0.						23,00		
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
³ This ratio relies on maturity distribution of investments reported per 5300 ins	tructions. Thus, the maturity	distribution could be base	ed on the repricing interva	l and not the actual matur	ity of the investm	ent.			
⁴ Applicable for credit unions under \$500 million.									
⁵ The FPR was recently reorganized resulting in some ratios being relocated by	out not deleted. The ratio vou	are looking for may be or	n the Historical Ratios tab.						
⁶ The net worth ratio is calculated according to NCUA regulations part 702. The					Facility, and the	CECL Transitio	n Provision. as applicable	. The calculation	may be found

⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.

		Supplemental Ra	atios**		
Return to cover		For Charter : N/A			
09/13/2023		Count of CU: 90			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A			on: Nation * Peer Grou	up: All * Reporting_St	ate = 'MO' *
	Count of CU	in Peer Group : N/A			
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	Jun-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	123.63	142.41
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.87	0.97
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.39
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.99	30.20
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.10	4.84
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	2.36
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.01
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.06
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.33	1.40
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.79
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.40
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	16.73
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	41.68
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.63
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	166.20
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	36.26
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
			3. Sur	oplemental Ratios	

		Historica	al Ratios³						
Return to cover		For Charter :							
09/13/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A			Region: Nation * Pee	Group: All * Reporting	ng_State = 'Mo	O' * Type Inclu	ded: Federally Insure	d State Credit	Union
	Count	of CU in Peer Group :	N/A		Dec-2022			Jun-2023	
	Count	n co in reel Gloup.	N/A		Dec-2022			<u> </u>	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Jun-2023	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	11	N/A	N/A	67	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth / Total Assets excluding CECL Transition Provision ⁴	10.85	9.65	9.45	9.62	N/A	N/A	9.67	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for	10.0=	2.2-	2.1-	2.2.	h1/*			21/0	A1/0
the adoption of ASC topic 326 (CECL) ²	10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A
Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.14	N/A	N/A	109.40	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.65	N/A	N/A	6.14	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.66	0.40	0.25	0.26	N/A	N/A	0.38	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.61	N/A	N/A	87.45	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-9.81	N/A	N/A
Delinquent Loans / Assets	0.47	0.32	0.26	0.36	N/A	N/A	0.42	N/A	N/A
<u>EARNINGS</u>									
Gross Income/Average Assets*	6.13	5.67	5.03	5.08	N/A	N/A	5.79	N/A	N/A
Yield on Average Loans * 1	4.91	4.70	4.42	4.39	N/A		4.98	N/A	N/A
Yield on Average Investments*	2.31	1.49	0.79	1.61	N/A		2.83	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	2.15	2.16	2.07	1.79	N/A		1.65	N/A	N/A
Cost of Funds / Avg. Assets*	0.83	0.65	0.43	0.51	N/A		1.16	N/A	N/A
Net Margin / Avg. Assets*	5.29	5.02	4.60	4.57	N/A	N/A	4.63	N/A	N/A
Net Interest Margin/Avg. Assets*	3.15	2.86	2.53	2.78	N/A		2.98	N/A	N/A
Non-Interest Expense /Gross Income	69.49			72.32	N/A		64.83		
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.21	2.73			N/A		2.31	N/A	N/A
Net Operating Exp. /Avg. Assets*	3.33	3.32	3.07	3.02	N/A	N/A	3.13	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.57	28.24	33.24	31.80	N/A		30.66		N/A
Reg. Shares / Total Shares & Borrowings	31.99	33.95		34.66	N/A		32.93		N/A
Total Loans / Total Shares	81.79			78.91	N/A		81.93		N/A
Total Shares, Dep. & Borrs / Earning Assets	95.10	95.90		97.37	N/A		97.12		N/A
Reg Shares + Share Drafts / Total Shares & Borrs	51.91	55.93		56.99	N/A		55.18		N/A
Borrowings / Total Shares & Net Worth	2.99	2.54	1.65	3.97	N/A	N/A	4.72	N/A	N/A
PRODUCTIVITY March and (Particulation)	4 4 4	4.40	4.40	4.4=	B1/A	51/5	4.50	B1/6	
Members / Potential Members	4.44	4.49		4.45	N/A		4.53		N/A
Borrowers / Members	49.95	64.94	146.57	201.68	N/A		200.52		N/A
Members / Full-Time Empl.	360.32			368.34	N/A		370.90		N/A
Avg. Shares Per Member	\$8,384	\$10,032		\$11,202			\$11,051	N/A	N/A
Avg. Loan Balance	\$13,729	\$11,138		\$4,383	N/A		\$4,515		N/A
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694	\$83,849	\$84,802	N/A	N/A	\$87,277	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing	19)								

4. Historical Ratios

^{**}Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

		Asso	ets						
Return to cover		For Charter :							
09/13/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	175,050,031	255,759,769	46.1	239,887,867	-6.2	285,342,191	18.9	266,601,746	-6.6
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	156,891,558	377,611,421	140.7	384,032,662	1.7	173,868,095	-54.7	227,401,508	30.8
Cash on Deposit in a Federal Reserve Bank	407,143,384	1,103,216,693	171.0	1,837,007,643	66.5	335,073,334	-81.8	498,821,025	48.9
Cash on Deposit in Other Financial Institutions	386,712,285	536,953,877	38.9	388,651,377	-27.6	181,680,632	-53.3	146,415,066	-19.4
Total Cash on Deposit	950,747,227	2,017,781,991	112.2	2,609,691,682	29.3	690,622,061	-73.5	872,637,599	26.4
Time and Other Deposits ⁴	564,160,483	670,306,142	18.8	665,259,948	-0.8	560,682,978	-15.7	513,998,280	-8.3
TOTAL CASH AND DEPOSITS	1,689,957,741	2,943,847,902			19.4	1,536,647,230		1,653,237,625	7.6
INVESTMENT SECURITIES									
Equity Securities	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	165,207,004	-19.0
Trading Debt Securities	0	77,823,105	N/A	86,878,088	11.6	0	-100.0	0	N/A
Available-for-Sale Debt Securities	0	2,460,987,213		, ,	27.1	3,262,394,999		2,861,378,622	-12.3
Held-to-Maturity Debt Securities	0	149,746,599		159,523,399	6.5	401,171,435		384,870,147	-4.1
Allowance for Credit Losses on Investment Securities	0	0	N/A			0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	0	2,717,683,244	N/A		28.4	3,867,542,261	10.8	3,411,455,773	-11.8
OTHER INVESTMENTS		2,7 17,000,211	1471	0,100,002,000	20.1	0,001,012,201	10.0	0,111,100,110	
Nonperpetual Contributed Capital	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital	15,419,832	15,419,984	0.0		8.0	16,656,258		18,005,105	8.1
All Other Investments ²	129,396,209	116,726,946				108,936,745		116,452,677	6.9
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926			8.0	126,927,399		134,960,378	6.3
LOANS HELD FOR SALE	73,318,768	103,031,142		, ,		14,949,299		65,242,275	336.4
LOANS AND LEASES	73,310,700	100,001,142	+0.5	223,313,330	117.4	14,545,255	-30.0	00,242,210	- 550.4
Consumer Loans (Non-Residential, Non-Commercial)	6,082,348,892	6,267,862,650	3.1	6,719,937,946	7.2	8,341,176,345	24.1	8,635,739,312	3.5
1- to 4-Family Residential Property Loans/Lines of Credit ³	3,753,071,202	4,398,425,065			1.9	5,307,522,860		5,680,204,135	7.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	159,124,770	78,256,660				69,167,974			
,	472,301,677	570,845,943			15.7	773,107,121		81,437,453 767,290,244	-0.8
Commercial Loans/Lines of Credit Real Estate Secured 3	55,667,755	60,088,700				125,889,803		113,450,087	-0.6 -9.9
Commercial Loans/Lines of Credit Not Real Estate Secured 3	, ,				15.0				
TOTAL LOANS & LEASES (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,278,121,231	4.5
CREDIT LOSSES ON LOAN & LEASES)	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,651,896)	12.3	(130,157,227)	36.1
OTHER ASSETS									
Foreclosed and Repossessed Assets ¹	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,163,763	11.8
Land and Building	374,101,319	383,745,884			4.8	423,767,548		428,074,208	1.0
Other Fixed Assets			9.5						
	63,506,315	69,564,187			-2.3	69,810,464		65,974,544	-5.5
NCUA Share Insurance Capitalization Deposit	120,763,133	141,228,983			14.8	176,747,046		176,959,296	0.1
Intangible Assets	2,074,050	1,825,754				79,528,188		80,267,805	0.9
Other Assets	376,064,793	481,096,382			-1.7	549,511,408		501,105,713	-8.8
TOTAL ACCETS	949,484,201	1,090,012,828			1.9	1,304,878,093		1,258,545,329	-3.6
TOTAL ASSETS	15,108,176,015	18,274,061,712			11.7	21,372,156,489		21,671,405,384	1.4
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
# Means the number is too large to display in the cell									
Other Real Estate Owned prior to 2004									

² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

5. Assets

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
09/13/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				tion * Peer Group: A	All * Reporti	ng_State = 'MO' * T	ype Includ	ed: Federally Insured	State
	Count	of CU in Peer Group :	N/A	-					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	190,878,521	305,777,786	60.2	254 571 026	-16.7	327,360,564	28.6	277,167,198	-15.3
Liabilities ³	190,070,321	303,777,760	00.2	254,571,036	-10.7	327,300,304	20.0	277,107,190	-10.3
Accrued Dividends and Interest Payable	17572909	16752124	-4.7	15431309	-7.9	15508657	0.5	16072363	3.6
Other Borrowings	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	980,590,282	20.2
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	NI/A	0	NI/A	0	NI/A	260.076	NI/A
Exposures	U	U	N/A	U	N/A	U	N/A	260,976	N/A
SHARES AND DEPOSITS									
Share Drafts	2,649,925,821	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5	4,366,741,136	1.1
Regular Shares	4,253,585,211	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1	6,464,765,512	-3.6
Money Market Shares	2,950,187,599	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9	3,996,295,217	-6.3
Share Certificates	2,043,957,007	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9	2,769,840,444	25.6
IRA/KEOGH Accounts	838,072,010	866,138,550	3.3	863,467,134	-0.3	841,739,368		851,089,659	1.1
All Other Shares ¹	50,707,289	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0	81,573,468	17.3
Non-Member Deposits	78,947,541	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3	118,330,186	+
TOTAL SHARES AND DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,648,635,622	0.7
TOTAL LIABILITIES⁴	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	19,922,726,441	1.2
EQUITY:									
Undivided Earnings ⁶	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,533,129	20.4	1,881,842,211	2.0
Other Reserves	312,528,626	339,125,714	8.5	369,606,630	9.0	179,570,687	-51.4	175,874,697	
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	17,975	
Equity Acquired in Merger	20,435,233	20,687,868		23,283,740	12.5	24,899,919		27,742,512	
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0	0	
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233		85,091	107.5	2,814,254		2,973,883	
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A	,	N/A	+
Accumulated Unrealized Losses for OTTI (due to other factors) on			NI/A		NI/A		100.0	0	NI/A
HTM Debt Securities	0	0	N/A	-11,271	N/A	0	100.0	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-311,171,908	5.3
Debt Securities ⁵	3,333,342	20,247,000	730.0	-52,459,019	-214.3	-320,314,000	-912.1	-511,171,900	5.5
Other Comprehensive Income	-40,242,606	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8	-34,443,691	2.0
Net Income	0	0	N/A	0	N/A	0	N/A	5,843,264	N/A
EQUITY TOTAL	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,244	-8.8	1,748,678,943	3.5
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712		20,414,638,041	11.7	21,372,156,489	4.7	21,671,405,384	+
TOTAL NET WORTH	1,640,409,277	1,763,983,145	7.5	1,930,294,501	9.4	2,055,760,127	6.5	2,121,112,941	3.2
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOG	SHs, AND NONMEMBER S	HARES FOR SHORT FO	RM FILERS						
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	on-Trading Derivative Liab	ilities"							
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS de									
⁶ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	né*						
Return to cover		For Charter :							
09/13/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repor	ting State = 'MO' * T	ype Includ	led: Federally Insure	d State
	Count	of CU in Peer Group :	_	•				•	
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	373,460,557	26.5
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(116,368)	-56.2
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	72,062,230	47.1
Other Interest Income ¹	1,886,143	12,244,594	549.2	N/A		6,198		2,003	-35.4
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	445,408,422	29.5
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	74,100,956	113.1
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	20,270,042	150.1
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	30,749,379	189.9
TOTAL INTEREST EXPENSE	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	125,120,377	134.0
NET INTEREST INCOME	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	320,288,045	10.2
Provision for Loan & Lease Losses or Total Credit Loss Expense				· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·			
'	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,697,755	82.6	40,545,409	81.4
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,744,018	9.1	67,107,002	-1.9
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	110,520,871	-6.7
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	1,860	220,311	######	11,333,102	5,044.1	-27,164,116	-339.7	10,535,451	177.6
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	12,622,918	4,015,688		3,253,244	-19.0	110,277	-96.6	-5,457,195	
Gain (Loss) on Derivatives	5,849,973	6,564,646		723,489	-89.0	-1,264,612		1,286,649	303.5
Gain (Loss) on Disposition of Fixed Assets	1,800,200	-538,302		-869,182	-61.5	-251,302	71.1	119,692	195.3
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		6,942,510		346,255	-90.0
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A	21/2	-6,773	100.0	-28,134	-730.8
Gain from Bargain Purchase (Merger)	0	0 222 245	-	145,618		5 200 455		0 224 222	N/A
Other Non-interest Income	6,115,471	2,008,815		3,574,714		5,028,155		2,231,326	-11.2
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	186,661,917	4.5
NON-INTEREST EXPENSE YEAR-TO-DATE	000 400 054	005 707 740	0.5	000 045 404	0.4	000 740 400	4.0	400 555 040	4.0
Employee Compensation & Benefits	306,462,354	335,727,716		362,815,194		380,718,100		198,555,312	4.3
Travel, Conference Expense	5,769,374	4,445,052		4,289,370		6,624,710	54.4	3,520,635	6.3
Office Occupancy	41,372,126	43,330,443		45,588,061	5.2	47,358,129		24,308,009	2.7
Office Operation Expense	120,725,503	127,630,490		134,328,113		144,091,310		75,052,400	4.2
Educational and Promotion	26,559,082	27,709,105		32,725,062		36,960,445		21,692,834	17.4
Loan Servicing Expense	41,551,900	47,572,883		53,056,023		53,521,514		27,482,325	2.7
Professional, Outside Service	47,027,923	51,792,528		56,759,534		64,635,850		34,338,140	6.3
Member Insurance	144,485	162,612		93,113		164,519		92,084	11.9
Operating Fees	1,919,248	1,904,075		1,863,283		2,029,805		1,200,784	18.3
Miscellaneous Non-Interest Expense	28,031,313	29,514,574		28,455,167		31,854,416		17,651,854	10.8
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478		719,972,920		767,958,798		403,894,377	5.2
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,373	35.5	125,614,283	-23.4	62,510,176	-0.5
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* All Income/Expense amounts are year-to-date while the related % change ratio		enalized Cain (Least 2 Lea		fair value of Fair to 1.7	na din a Dali i	Da av misi a a	-	Z Ima Cven	
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to	12/31/20, triis includes Uni	ealized Galii (LOSS) due to	o change in	iali value oi Equity and I	rading Debt	Securities.	1	/.IncExp	

		Loans							
Return to cover		For Charter	N/A						
09/13/2023		Count of CU							
CU Name: N/A		Asset Range							
Peer Group: N/A				Nation * Peer Group: /	All * Repo	orting State = 'MO' * T	vpe Include	d: Federally Insured	State
·	Count	of CU in Peer Group				<u> </u>			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	473,286,319	429,556,036		· · ·			10.8	458,154,369	0.1
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A		N/A		N/A	0	N/A
Non-Federally Guaranteed Student Loans	47,928,796							44,103,901	3.2
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608		394,893,601	-13.2			447,139,453	7.0
New Vehicle Loans	1,428,360,112	1,387,880,571		1,422,418,508	2.5	2,029,055,356	42.6	2,076,684,795	2.3
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	5,003,574,052	3.8
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	579,949	-10.6
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	605,502,793	5.7
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,153,172,841	5.3
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,527,031,294	12.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	81,437,453	17.7
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	767,290,244	-0.8
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	113,450,087	-9.9
TOTAL LOANS & LEASES	10,522,514,296			12,016,169,703		14,616,864,103	21.6	15,278,121,231	4.5
LOANS GRANTED									
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,462,937	-5.2	658,867	-55.0
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	3,023,487,789	-60.9
Number of PALs I and PALs II Granted Year-to-Date	0) (N/A	. 0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0)	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0
Credit Builder	26							13	
Payday Alternative Loans (PAL loans) (FCUs only)	0		N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	######	32,344,594	-67.6	3,544,078	-89.0	2,029,896	-42.7
SBA Guaranteed Portion	89,624			22,545,318				1,795,037	-45.7
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995						1,058,703	-30.0
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0
Other Government Guaranteed Guaranteed Portion	0	12,064,663			4.9			0	
Commercial Loans		12,001,000	14//	12,001,221	1.0	11,020,770	0.1	0	. 55.5
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	3,188,414	-6.1
SBA Commercial Loans Guaranteed Portion	3,899,500		+				8.0	2,400,647	-10.1
Other Government Guaranteed Commercial Loans Outstanding Balance		0,000,478) 13.5) N/A					13,735,482	440.2
Other Government Guaranteed Commercial Loans Guaranteed Portion	<u> </u>)) N/A					13,558,017	477.0
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Tivicans the number is too large to display in the Cell			1	I			0	LUalis	

		Delinquent Loan Info	rmation						
Return to cover		For Charter :							
09/13/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Repo	ting_State = 'MO' * Ty	pe Includ	ded: Federally Insured	State
	Count	of CU in Peer Group :	N/A						
	D	D	0/ 01	D 0004	0/ 01	D	0/ 01	1	0/ 01
DELINOLIENCY CUMMADY ALL LOAN TYPES	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	404.004.050	04 457 070	20.0	00.040.077	F 2	420,000,072	47.7	129,807,944	0.0
30 to 59 Days Delinquent	124,061,856 N/A	84,157,272		88,612,277	5.3	130,886,673			-0.8 10.3
60 to 89 Days Delinquent ¹		N/A		N/A	F	33,563,332		37,018,141	
90 to 179 Days Delinquent ¹	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,260,453	-33.9		
180 to 359 Days Delinquent	11,247,026	7,652,710		5,934,970	-22.4	12,532,139	111.2	12,823,946	
> = 360 Days Delinquent	5,439,618	5,011,554		4,992,483	-0.4	3,010,720	-39.7	3,535,459	
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-19.1	53,656,610	-7.3	77,366,644	44.2	91,397,022	
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53	18.5	0.60	
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	51,153,336	35.1
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.58	0.99		1.23	23.6	0.60	-51.4	2.58	
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	1.19	288.9
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500	-26.0	3,297,298	0.1	4,592,461	39.3	6,808,177	48.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		2,067,076		2,417,428	16.9
90 to 179 Days Delinquent ¹	4,396,823	3,334,923	-24.2	2,791,513	-16.3	2,224,364	-20.3	2,510,340	12.9
180 to 359 Days Delinquent	300,278	151,295	-49.6	39,554	-73.9	88,232	123.1	195,059	121.1
> = 360 Days Delinquent	88,309	91,674	3.8	58,533	-36.2	23,693	-59.5	15,922	-32.8
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892	-25.2	2,889,600	-19.2	4,403,365	52.4	5,138,749	16.7
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	1.12	16.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	345,615	320,685	-7.2	498,091	55.3	371,476	-25.4	411,824	10.9
60 to 89 Days Delinquent ¹	N/A	N/A	+	N/A		69,693		89,140	4
90 to 179 Days Delinquent ¹	352,621	404,847		50,543	-87.5	81,220	60.7	14,237	-82.5
180 to 359 Days Delinquent	10,145			1,434	N/A	2,490		· ·	
> = 360 Days Delinquent	0	0		0	N/A	0		· ·	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847		51,977	-87.2	153,403		116,719	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-		·							
Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.26	-26.3
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	

	Doling	ent Loan Informati	on (conti	auad)					$\overline{}$
Return to cover	Demiqu	For Charter :	, , _	iueu)					+
09/13/2023		Count of CU							+
CU Name: N/A		Asset Range :							+
Peer Group: N/A				Nation * Poor Group:	All * Pana	rting_State = 'MO' * T	vno Inclue	dod: Fodorally Incured	d State
reel Gloup. IV/A	Count of	CU in Peer Group :		Mation Feel Gloup.	All IXepo	rtilig_State - MO 1	ype mciuc	ieu. i euerany msureu	Joiale
	Count of	CO III Feel Gloup	11//						
	Dec-2019	Dec-2020	% Chg	Dec-202	l % Chg	Dec-2022	% Chg	Jun-2023	8 % Chg
DELINQUENT LOANS BY CATEGORY (continued)	Dec-2013	Dec-2020	70 City	Dec-202	i /6 Cilg	Dec-2022	70 City	Juli-2023	/6 City
All Other Unsecured Loans/Lines of Credit									+
30 to 59 Days Delinquent	N/A	N/A		N/A		4,650,301		4,032,295	-13.3
60 to 89 Days Delinquent ¹	N/A	N/A	-	N//		1,906,206		2,024,920	
90 to 179 Days Delinquent ¹	N/A	N/A		N//		2,241,898		2,422,173	
180 to 359 Days Delinquent	N/A	N/A		N//		264,980		481,550	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		58,481	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A	\ <u> </u>	N/A	A	4,455,067		4,987,124	11.9
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N/A	N/A		N/A	<u>ا</u> ا	1.07		1.12	4.6
Unsecured Loans/Lines of Credit %									
New Vehicle Loans									
30 to 59 Days Delinquent	16,255,880	10,768,591				15,554,173	58.9	15,396,052	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		3,876,367		3,747,696	
90 to 179 Days Delinquent ¹	6,903,799	5,367,942				2,802,156		2,916,467	
180 to 359 Days Delinquent	744,085	612,624		625,18		624,968		793,365	
> = 360 Days Delinquent	124,105	162,067	30.6	217,59	34.3	196,138	-9.9	38,891	-80.2
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633	-21.0	5,213,55	-15.1	7,499,629	43.8	7,496,419	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.3	-17.2	0.37	0.8	0.36	-2.3
Used Vehicle Loans									
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,95	3 2.0	64,920,518	84.0	60,352,139	-7.0
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	A	17,000,468		16,250,615	-4.4
90 to 179 Days Delinquent ¹	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,694	-7.8	15,083,270	3.7
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,99	-26.7	5,871,503	183.2	6,958,279	18.5
> = 360 Days Delinquent	359,953	561,285				306,250		1,014,484	
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316				37,722,915		39,306,648	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60		0.40		0.78		0.79	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle									
Loans %	0.69	0.56	-18.6	0.49	-22.0	0.66	51.9	0.66	0.1
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A) N/A	0	N/A	0) N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0) N/A
90 to 179 Days Delinquent ¹	0	O			N/A	0		0) N/A
180 to 359 Days Delinquent	0	0) N/A	0		0) N/A
> = 360 Days Delinquent	0	0) N/A	0		0	
Total Del Leases Receivable (> = 60 Days)	0	0) N/A	0		0	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00				0.00		0.00	
All Other Secured Non-Real Estate Loans/Lines of Credit	0.00	0.00	IN/A	0.00	IN/A	0.00	IN/A	0.00	IN/F
30 to 59 Days Delinquent	N/A	N/A		N/A	\	3,895,413		4,392,764	12.8
	N/A N/A	N/A N/A		N//		1,500,737		966,157	
60 to 89 Days Delinquent ¹	N/A N/A	N/A N/A		N//		1,500,737			
90 to 179 Days Delinquent								1,871,868	
180 to 359 Days Delinquent	N/A	N/A		N//		985,935		1,373,221	_
> = 360 Days Delinquent	N/A	N/A		N//	_	117,725		213,098	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N//	_	4,120,994		4,424,344	_
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N//		0.72		0.73	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262				63,645,550		64,354,492	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,07	-26.9	37,550,099	1.1	33,625,109	-10.5
# Means the number is too large to display in the cell									

					1		
Return to cover	ent 1- to 4-Family Re	esidential and Other For Charter		mercial Real Estate L	oans		
09/13/2023		Count of CU					
CU Name: N/A		Asset Range					
Peer Group: N/A				Nation * Peer Group	All * Reporting State = 'MO' *	Type Included: Federally Insure	ed State
1 col Gloup. 147A	Count o	of CU in Peer Group		Nation 1 cer Group.	All Reporting_State = Ino	Type meladed. I ederally mount	Ca Otato
	Jount	or oo iii i eer oroup	. 11//				
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-2022	% Chg Jun-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY	500 2010	500 2020	/ // Jing	500 2021	7, c.i.g 500 2022	70 Ging Guil 2020	70 Ong
Secured by a 1st Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A		N/A	26,827,605	19,735,560	-26.4
60 to 89 Days Delinquent ¹	N/A	N/A	_	N/A		7,625,800	44.7
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	3,709,785		
180 to 359 Days Delinquent	N/A	N/A	_	N/A		1,961,048	
> = 360 Days Delinquent	N/A	N/A		N/A		990,446	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >	14/7 (14//	`	14/7 (1,101,041	330,440	-10.0
= 60 Days	N/A	N/A	١	N/A	12,222,805	15,115,519	23.7
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days /							
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days /	N/A	N/A	١	N/A	0.31	0.36	17.5
Secured by Junior Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A	\	N/A	6,823,921	5,731,988	-16.0
	N/A	N/A		N/A		1,615,205	8.6
60 to 89 Days Delinquent ¹	N/A	N/A		N/A			
90 to 179 Days Delinquent ¹ 180 to 359 Days Delinquent	N/A	N/A		N/A	·		
· ·	N/A				· ·	· ·	
> = 360 Days Delinquent	N/A	N/A	\	N/A	714,731	411,400	-42.4
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A	Λ .	N/A	3,558,919	3,934,116	10.5
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days /	N/A	N/A	\ \	N/A	0.26	0.26	-1.4
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %							
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinquent	N/A	N/A		N/A	624,142	· ·	9.4
60 to 89 Days Delinquent	N/A	N/A		N/A		,	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	·	· ·	
180 to 359 Days Delinquent	N/A	N/A		N/A	136,049	-	
> = 360 Days Delinquent	N/A	N/A	١	N/A	10,194	38,970	282.3
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A	485,936	424,367	-12.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A	0.70	0.52	-25.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	N/A		N/A	16,267,660.00	19,474,002.00	19.7
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A		N/A	0.30	0.34	11.7
# Means the number is too large to display in the cell							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	delinguent.		1	!	1	11. Delinquent RE Loans	

		Dalinguant Commonsial La			
Deturn to cover		Delinquent Commercial Loa For Charter : N/A	ans		
Return to cover 09/13/2023		Count of CU : 90			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A			on: Nation * Peer Group:	All * Reporting State = 'MO' *	Type Included: Federally Insured
Tech Group. N/A	Count	of CU in Peer Group : N/A	on. Nation 1 cci Group.		Type meladed. I ederally modified
	-	in the second of			
	Dec-2019	Dec-2020 % C	hg Dec-2021	% Chg Dec-2022	% Chg Jun-2023 % Ch
	200 2010	7,00	9	70 Cing 200 2022	70 GHg Gan 2020 70 GH
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY					
Construction and Development Loans					
30 to 59 Days Delinquent	N/A	N/A	N/A	659,186	0 -100.
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	C	0 N/
90 to 179 Days Delinguent ¹	N/A	N/A	N/A	C	0 N/
180 to 359 Days Delinquent	N/A	N/A	N/A	C	0 N/
> = 360 Days Delinquent	N/A	N/A	N/A	395,752	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A	N/A	395,752	
Construction and Development loans >= 60 Days / Total Construction and Development					
loans %	N/A	N/A	N/A	0.36	0.54 47.
Secured by Farmland					
30 to 59 Days Delinquent	N/A	N/A	N/A	C	0 N/
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	C	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		
180 to 359 Days Delinquent	N/A	N/A	N/A		
> = 360 Days Delinquent	N/A	N/A	N/A		
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A N/A	N/A N/A		
Loans Secured by Farmland delinquent > - 60 Days Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A N/A	N/A N/A	0.00	
·	IN/A	IN/A	IN/A	0.00	0.00 11/
Secured by Multifamily	N1/A	NI/A	N1/A	204.007	1 004 400 000
30 to 59 Days Delinquent	N/A	N/A	N/A	321,907	
60 to 89 Days Delinquent	N/A	N/A	N/A	C	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	0	
180 to 359 Days Delinquent	N/A	N/A	N/A	1,224,465	
> = 360 Days Delinquent	N/A	N/A	N/A	С	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A	N/A	1,224,465	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	N/A	0.64	0.00 -100.
Secured by Owner Occupied, Non-Farm, Non-Residential Property					
30 to 59 Days Delinquent	N/A	N/A	N/A	6	-, -,
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	С	.,,000,
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	39,547	39,506 -0.
180 to 359 Days Delinquent	N/A	N/A	N/A	C	0 N/
> = 360 Days Delinquent	N/A	N/A	N/A	C	0 N/
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A	39,547	1,426,247 3,506.
Days	IN/A	IN/A	IN/A	39,347	1,420,247 3,300.
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del					
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A	0.02	0.61 2,799.
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	N1/A	N1/A	A1/A		10.705
30 to 59 Days Delinquent	N/A	N/A	N/A	C	-,
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	C	545,956 N/
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	00.050	0,001,001
180 to 359 Days Delinquent	N/A	N/A	N/A	98,650	
> = 360 Days Delinquent	N/A	N/A	N/A	C	0 N/
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A	98,650	4,227,050 4,184.
Days	14/74	14//	14/7	55,000	1,227,000 7,104.
# Means the number is too large to display in the cell					
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days de	linquent.				12. Del Comm Loans

		Dolinguant Commora	ial Loana	1			1
Return to cover		Delinquent Commerc For Charter :					
09/13/2023		Count of CU:					
CU Name: N/A		Asset Range :					
Peer Group: N/A				All * Rer	oorting_State = 'MO' * Type Incl	uded: Federally Insu	red
1 our orough. MA	Count	of CU in Peer Group :		All Kop	Jordan in Type men	adod: 1 odordny mod	lou
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)	Dec-2019	Dec-2020	% Chg Dec-2021	% Chg	Dec-2022 % Chg	Jun-2023	% Cho
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)							
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A		0.04	1.69	4,524.3
Loans to finance agricultural production and other loans to farmers							
30 to 59 Days Delinquent	N/A	N/A	N/A		0	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		0	0	N/A
90 to 179 Days Delinguent ¹	N/A	N/A	N/A		0	0	
180 to 359 Days Delinquent	N/A	N/A	N/A		0	0	
> = 360 Days Delinquent	N/A	N/A	N/A		0	0	-
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A	N/A		0	0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A	N/A		0.00	0.00	N/A
Commercial and Industrial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		1,300,356	605,695	-53.
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		162,062	78,310	-51.
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		44,726	3,347,915	7,385.
180 to 359 Days Delinquent	N/A	N/A	N/A		80,502	60,885	
> = 360 Days Delinquent	N/A	N/A	N/A		12,313	0	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A	N/A		299,603	3,487,110	1.063.
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A	N/A		0.25		1,150.
Unsecured Commercial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		336,420	243,390	-27.
60 to 89 Days Delinquent ¹	N/A	N/A			72,305	63,798	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		89,516	41,868	1
180 to 359 Days Delinquent	N/A	N/A			481,407	406,822	
> = 360 Days Delinquent	N/A	N/A			0	358,015	1
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A			643,228	870,503	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A	N/A		93.83	83.69	
Unsecured Revolving Lines of Credit for Commercial Purposes							
30 to 59 Days Delinquent	N/A	N/A	N/A		8,788	19	-99.
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		38,009	0	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		0	46,355	
180 to 359 Days Delinquent	N/A	N/A	N/A		4,357	40,333	
> = 360 Days Delinquent	N/A	N/A	N/A		0	0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A	N/A		42,366	46,355	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A	N/A		1.42	8.25	479.
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A	N/A		2,743,611	10,453,017	281.
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A	N/A		0.31	1.19	288.
* Amounts are year-to-date and the related % change ratios are annualized.							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with lo	ans 60 - 179 days de	elinquent.			1	13. Del Comm Loans (c	on't)

		Loan Losses			1				
Return to cover		For Charter :	_						
09/13/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group	ΔII * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
, co. c.c.p.	Count of C	U in Peer Group :		Tutton Tool Group:	m Rop	orang_orato mo		ladour roughdry mount	ou otuto
		ос. отощр	1071						
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Cha	Jun-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)			J J		<u></u>		J 3		<u></u>
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	51,022,134	13.2	39,138,409	53.4
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545			11.4	16,777,103			24.1
NET CHARGE OFFS (\$\$)*	67,236,317	43,683,158			-33.9	34,245,031			67.8
Net Charge-Offs / Average Loans %**	0.66	0.40			-38.1	0.26	-		49.5
Total Delinquent Loans & Year-to-Date Net Charge-Offs	138,753,560	101,572,379			-18.7	111,611,675			7.6
Combined Delinquency and Net Charge Off Ratio	1.34	0.91	-		-23.6	0.79			24.9
LOAN LOSS SUMMARY BY LOAN TYPE	1.01	0.01	02.0	0.00	20.0	0.10	10.1	0.00	20
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	7,084,413	31.2
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215		2,835,208	19.0	2,932,810			-3.7
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277	-	6,789,380	-28.5	7,863,404	+		44.3
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10			-23.4	1.81			37.2
PALs I and PALs II Charged Off (FCU Only)*	0	2.10	N/A	1.01	N/A	1.01	N/A		N/A
PALs I and PALs II Recovered (FCU Only)*	0	0		0	N/A	0	N/A		N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A		N/A		N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00			N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349		211,444	-43.7	106,409			78.0
Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181		·	- 4 3.7	38,156		·	-9.1
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168			-42.6	68,253		· ·	126.7
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed	0,702,344	320,100	-90.3	100,312	-42.0	00,233	-03.0	77,340	120.7
Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.18	10.3
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,093,982	1	8,931,810	18.3
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		2,227,838	2.0
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		10,724,993		6,703,972	25.0
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured									
Loans/Lines of Credit**	N/A	N/A		N/A		2.64		3.10	17.5
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,763,109	-7.3	2,960,211	57.3
New Vehicle Loans Recovered*	931,432	1,385,947	48.8	1,223,734	-11.7	1,762,555	44.0	1,336,256	51.6
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926	-29.0	2,836,203	-43.1	2,000,554	-29.5	1,623,955	62.4
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35	-28.5	0.20	-43.0	0.12	-42.6	0.16	36.5
Used Vehicle Loans Charged Off*	25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,262,328			94.7
Used Vehicle Loans Recovered*	3,951,751	5,533,158	40.0	5,580,408	0.9	6,474,738	16.0	5,042,236	55.8
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792	-29.6	8,459,294	-45.2	12,787,590	51.2	13,713,436	114.5
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46		0.23	-49.8	0.29	28.0	+	91.1
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43	-32.1	0.22	-48.1	0.24	9.7	0.44	81.7
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A		N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	. 0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	. 0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A	-	1,424,410		1,141,869	60.3
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A	-	N/A		668,579	+	310,806	-7.0
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		755,831		831,063	119.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other						·			
Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A	,	N/A		0.14		0.28	103.0
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		682,560		682,560	0.0
Real Estate - Non-Commercial	N/A	N/A		N/A		1,820,233		1,896,721	4.2
Vehicle - Non-Commercial	N/A	N/A		N/A		2,917,828		3,514,482	20.4
Other - Non-Commercial	N/A	N/A		N/A		92,818		70,000	-24.6
Total Foreclosed and Repossessed Assets	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,163,763	11.8
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	
			1	1			1		

		Indirect, Purchased	or Sold						
Return to cover		For Charter :							
09/13/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				nion (FISCU) *					
Total Group. Terr	Count	of CU in Peer Group :							
	Odulit	or oo iii i eer oroup .	IV/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
INDIRECT LOANS OUTSTANDING			,, cg	200 202 1	,, cg	300 2022	,, cg		,
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,933,164,174		4,299,189,577	9.3
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		94,458,574	7.5
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		25,126,531	-9.7
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		195,052,051	3.6
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,237,062,683	49.1	4,613,826,733	8.9
Indirect Loans Outstanding / Total Loans %	24.16			23.65	2.2		22.6	30.20	4.2
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,959,909	112.2	37,574,895	4.5
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79			0.60	-17.9	0.85	42.4	0.81	-4.0
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,312,900	31.8	17,013,806	108.6
Indirect Loans Recovered*	3,655,981	4,274,716		4,501,775	5.3		25.4	5,061,600	79.3
Indirect Loans Net Charge Offs*	21,476,776		-33.0	7,875,165	-45.3		35.4	11,952,206	124.1
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86			0.29	-48.3		4.8	0.54	79.3
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	29,225,555	44.4
Loans Purchased from Other Sources*	6,797,872		83.8	37,633,629	201.1	62,099,220	65.0	13,104,463	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33			0.81	180.7	1.33	63.5	1.40	
	0.33	0.29	-11.4	0.61	100.7	1.33	03.5	1.40	5.0
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		7,892	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial	N/A	N/A		N/A		0.00		0.00	N/A
Loans Purchased Under 701.23%									
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A			N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	182,269,862	78.9
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1	298,017,116	-70.4
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	36,585,760	-82.9
Real Estate Loans Sold with Servicing Retained	N/A			N/A		277,595,572		227,446,597	-18.1
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,873,950,558	-1.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							15. Indired	ct, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
09/13/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: A	All * Repo	orting_State = 'MO' * T	ype Incli	ded: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		469,718,038		449,413,827	-4.3
Non-Federally Guaranteed Student Loans	11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	8,260,466	7.3
1- to 4-Family Residential Property	83,764,252	94,563,174	12.9	78,339,957	-17.2	66,923,061	-14.6	84,311,444	26.0
Commercial Loans (excluding Construction & Development)	72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	151,070,364	10.0
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	26,411,713	-42.2
All Other Participation Loans	72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	19,457,457	7.4
TOTAL PARTICIPATION LOANS OUTSTANDING	309,359,699	408,036,232	31.9	597,933,099	46.5	745,498,943	24.7	738,925,271	-0.9
Participation Loans Outstanding / Total Loans %	2.94	3.59	22.0	4.98	38.7	5.10	2.5	4.84	-5.2
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	134,686,404	186,016,431	38.1	326,578,487	75.6	355,759,014	8.9	71,203,238	-60.0
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.48	2.58	4.1	4.31	67.0	4.60	6.8	2.36	-48.8
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	1,285,171	-97.0
%Participation Loans Sold YTD / Total Assets**	0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.01	-97.1
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,124,885	1,851,949	64.6	446,186	-75.9	975,142	118.6	1,015,203	4.1
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		0.14		0.16	9.1
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	1,701,977	66.8
Participation Loans Recovered*	157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	885,428	61.1
Participation Loan Net Charge Offs *	825,469	878,465	6.4	445,524	-49.3	941,001	111.2	816,549	73.5
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.30	0.24	-18.4	0.09	-63.8	0.14	58.2	0.22	57.1
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

1- to	4-Family Residential P	roperty and All Other (Non-Cor	nmercial) Real Estate Loans				
Return to cover	4-1 anning residentian	For Charter :		Innercial) Near Estate Eoans				
09/13/2023		Count of CU :						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: All * Re	oorting_State = 'MO' * Ty	pe Includ	led: Federally Insured S	State
•	Count	of CU in Peer Group :		,	<u></u>			-
		_						
	Dec-2019	Dec-2020	% Chg	Dec-2021 % C	ng Dec-2022	% Chg	Jun-2023	% Chg
1- to 4-Family Residential Property Loans								
Secured by 1st Lien								
Fixed Rate > 15 years	N/A	N/A		N/A	1,860,071,724		1,861,139,728	0.1
Fixed Rate 15 years or less	N/A	N/A		N/A	928,177,146		883,221,969	-4.8
Balloon/Hybrid > 5 years	N/A	N/A		N/A	385,714,040		403,006,122	4.5
Balloon/Hybrid 5 years or less	N/A	N/A		N/A	344,740,239		532,775,481	54.5
Adjustable Rate	N/A	N/A		N/A	426,227,269		473,029,533	11.0
Total Secured by 1st Lien	N/A	N/A		N/A	3,944,930,418		4,153,172,833	5.3
Secured by Junior Lien								
Closed-End Fixed Rate	N/A	N/A		N/A	189,043,964		233,159,883	23.3
Closed-End Adjustable Rate	N/A	N/A		N/A	14,895,313		32,419,555	117.6
Open-End Fixed Rate	N/A	N/A		N/A	16,595,476		6,994,465	-57.9
Open-End Adjustable Rate	N/A	N/A		N/A	1,142,057,687		1,254,457,390	9.8
Total Secured by Junior Lien	N/A	N/A		N/A	1,362,592,440		1,527,031,293	12.1
All Other (Non-Commercial) Real Estate								
Closed-End Fixed Rate	N/A	N/A		N/A	26,185,642		33,188,979	26.7
Closed-End Adjustable Rate	N/A	N/A		N/A	28,377,059		33,191,725	17.0
Open-End Fixed Rate	N/A	N/A		N/A	864,738		1,919,560	122.0
Open-End Adjustable Rate	N/A	N/A		N/A	13,740,537		13,137,189	-4.4
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A	69,167,976		81,437,453	17.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-	N/A	N/A		N/A	5,376,690,834		5,761,641,579	7.2
Commercial) Real Estate	IN/A	IV/A		IN/A	3,370,030,034		3,701,041,379	1.2
1- to 4-Family Residential Property Loans Granted YTD								
Secured by 1st Lien Granted YTD								
Fixed Rate > 15 Years*	N/A	N/A		N/A	984,206,960		342,145,441	-30.5
Fixed Rate 15 Years or less*	N/A	N/A		N/A	228,045,229		44,581,160	-60.9
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A	237,165,749		59,819,852	-49.6
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A	225,161,714		194,543,075	72.8
Adjustable Rate*	N/A	N/A		N/A	165,525,825		74,004,451	-10.6
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A	1,840,105,477		715,093,979	-22.3
Secured by Junior Lien Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	135,787,346		49,246,534	-27.5
Closed-End Adjustable Rate*	N/A	N/A		N/A	1,911,251		3,903,625	308.5
Open-End Fixed Rate*	N/A	N/A		N/A	5,779,655		1,315,633	-54.5
Open-End Adjustable Rate*	N/A	N/A		N/A	595,599,922		261,318,275	-12.3
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A	739,078,174		315,784,067	-14.5
All Other (Non-Commercial) Real Estate Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	20,612,047		7,640,102	-25.9
Closed-End Adjustable Rate*	N/A	N/A		N/A	12,315,075		5,964,146	-3.1
Open-End Fixed Rate*	N/A	N/A		N/A	1,828,567		1,200,000	31.3
Open-End Adjustable Rate*	N/A	N/A		N/A	14,227,827		5,067,783	-28.8
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	48,983,516		19,872,031	-18.9
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	2,628,167,167		1,050,750,077	-20.0
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	.9 27,207,110	82.4	37,316,291	37.2
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A	1,877,946,817		2,072,594,419	10.4
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665 42	.5 41,871,917	51.0	57,142,496	36.5
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61	.8 0.20	-67.8	0.26	34.6
Interest Only & Payment Option First Mortgages / Net Worth %	6.84		-13.8		.0 2.04	-68.3		32.3
* Amounts are year-to-date while the related %change ratios are annualized		5.50		3			2.30	
							17. RE Loans	

	Real E	state (Non-Commercia	al) Loan	Losses					
Return to cover		For Charter :	N/A						
09/13/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		-		Nation * Peer Group:	All * Repo	orting State = 'MO' * T	vpe Included	: Federally Insured	State
	Count	of CU in Peer Group :				3_			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		54,330		30,101	10.8
						·		·	
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		8,774	-22.7
First Lien single 1- to 4-Family Residential Property Loans Net Charge						, -		•	
Offs*	N/A	N/A		N/A		31,617		21,327	34.9
Final in the state of the Augustian Parish P								•	
First Lien single 1- to 4-Family Residential Property Loans Net Charge									
Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00	23.0
Junior Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		169,384		121,626	43.6
Junior Lien single 1- to 4-Family Residential Property Loans									
Recovered*	N/A	N/A		N/A		405,948		36,574	-82.0
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	N/A	N/A		N/A		-236,564		85,052	171.9
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg Junior Lien single 1- to 4-Family Residential									
Property Loans**	N/A	N/A		N/A		-0.02		0.01	159.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Charged Off*	N/A	N/A		N/A		40,382		3,425	-83.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
Recovered*	N/A	N/A		N/A		20,707		312	-97.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs*	N/A	N/A		N/A		19,675		3,113	-68.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net									
Charge Offs / Avg All Other (Non-Commercial) Real Estate									
Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.01	-67.9
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real									
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus									
Other (Non-Commercial) Real Estate Loans**		,							
	N/A	N/A		N/A		N/A		0.00	
*Amounts are year-to-date while the related percent change ratios are annualized									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no	annualizing)							18. RE Loan Losses	

		Commercial Loan Info	ormotion						
Return to cover		For Charter :							
09/13/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	red
·	Count	of CU in Peer Group :		•		<u> </u>		_	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	29,506,613	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0	73,566,069	-32.4
Secured by Farmland	4,144,261	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3	16,514,583	3.9
Secured by Multifamily	80,426,400	115,270,496	43.3	154,846,464	34.3	190,738,359	23.2	193,571,065	1.5
Owner Occupied, Non-Farm, Non-Residential Property	178,143,579	180,550,429	1.4	177,552,851	-1.7	187,769,629	5.8	233,526,679	24.4
Non-Owner Occupied, Non-Farm, Non-Residential Property	180,080,824	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6	250,111,848	-7.3
Total Real Estate Secured Commercial Loans	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	767,290,244	-0.8
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-									
MEMBERS)									
Loans to finance agricultural production and other loans to farmers	862,670	889,673	3.1	248,055	-72.1	2,425,871	878.0	294,711	-87.9
Commercial and Industrial Loans	53,273,192	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1	111,553,102	-6.9
Unsecured Commercial Loans	1,093,495	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5	1,040,200	51.7
Unsecured Revolving Lines of Credit (Commercial Purpose)	438,398	298,502	-31.9	902,218	202.2	2,977,959	230.1	562,074	-81.1
Total Non-Real Estate Secured Commercial Loans	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	113,450,087	-9.9
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members	474,471,166	538,121,400	13.4	610,344,727	13.4	745,498,821	22.1	742,565,271	-0.4
Purchased Commercial Loans or Participations to Nonmembers	53,498,266			119,239,968	28.5		28.7	138,175,060	-10.0
Total Commercial Loans	527,969,432	630,934,643		729,584,695	15.6		23.2	880,740,331	-2.0
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE		, ,						, ,	
Construction and Development	52	54	3.8	83	53.7	78	-6.0	80	2.6
Farmland	16			47	34.3			45	2.3
Secured by Multifamily	187	249		314		339		362	6.8
Owner Occupied, Non-Farm, Non-Residential Property	395			421	-2.1	409		454	11.0
Non-Owner Occupied, Non-Farm, Non-Residential Property	314	363		376				431	-0.5
Total Number of Real Estate Secured Commercial Loans	964	1,131	17.3	1,241	9.7			1,372	5.3
Loans to finance agricultural production and other loans to farmers	24	25		7		· ·		Δ	-60.0
Commercial and Industrial Loans	672			757	14.0			978	2.9
Unsecured Commercial Loans	38			22				19	
Unsecured Revolving Lines of Credit (Commercial Purpose)	51	54		54				44	-18.5
Total Number of Non-Real Estate Secured Commercial Loans	785			840				1,045	1.6
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	700	021	7.0	0+0	2.0	1,023	22.0	1,040	1.0
Number of Outstanding Commercial Loans to Members	1,640	1,802	9.9	1,863	3.4	2,139	14.8	2,226	4.1
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or Participation Interests to	1,040	1,002	3.3	1,003	3.4	2,139	14.0	2,220	7.1
Nonmembers	109	150	37.6	218	45.3	193	-11.5	191	-1.0
Total Number of Commercial Loans Outstanding	1,749	1,952	11.6	2,081	6.6	2,332	12.1	2,417	3.6
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	527,969,432	· · · · · · · · · · · · · · · · · · ·		729,584,695				880,740,331	-2.0
(Total Commercial Loans / Total Assets)%	3.49			3.57	3.5		17.7	4.06	-3.4
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	0.40	3.43	-1.2	0.01	0.0	7.21	17.7	4.00	-0.4
Member Commercial Loans Granted YTD*	217,359,822	184,883,315	-14.9	186,547,309	0.9	245,148,557	31.4	71,330,512	-41.8
Purchased or Participation Interests to Nonmembers*	25,887,143	39,110,853		46,813,541	19.7			50,000	-99.8
MISCELLANEOUS LOAN INFORMATION	25,007,143	39,110,033	J1.1	40,013,041	19.7	31,000,000	10.4	50,000	-99.0
	E 006 024	12 610 000	172.0	47 007 454	25.1	10 207 546	7.6	16 000 004	0.0
Agricultural Related Commercial Loans Outstanding Balance	5,006,931	13,618,098		17,037,151		18,327,516		16,809,294	-8.3 -9.3
Outstanding Agricultural Related Loans - Number	40			54	-10.0			49	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	12,386,299	14,823,977		15,838,863	6.8	, ,		31,248,224	93.8
Commercial Loans and Participations Sold -no servicing rights- YTD	1,600,000	16,425	-99.0	0	-100.0	1,277,378	N/A	0	-100.0
Total Member Business Loans - (NMBLB)									
(NMBLB / Total Assets)%	3.58	3.41	-4.8	3.30	-3.3	3.73		3.67	-1.7
* Amounts are year-to-date and the related % change ratios are annualized.							19. Com	mercial Loans	

		Commercial Loan I	osses						
Return to cover		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	III * Repo	orting_State = 'MO' * T	ype Includ	led: Federally Insured	State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*	0	511,016	N/A	19,811	-96.123	195,097	884.8	0	-100
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*	30,800	2,950	-90.422	0	-100	19,500	N/A	3,035	-68.872
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*	(30,800)	508,066	1749.6	19,811	-96.101	175,597	786.4	(3,035)	-103.46
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg	, ,								
Commercial Loans/Lines of Credit Real Estate Secured**	-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00	-103.22
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*	233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	14,598	-74.937
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*	13,528	13,528	0	26,016	92.312	62,408	139.9	10,539	-66.225
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*	219,564	107,512	-51.034	143,708	33.667	54,081	-62.4	4,059	-84.989
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Not Real Estate Secured**	0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	0.01	-87.77
Total Commercial Loans/Lines of Credit Charge-Offs*	233,092	632,056	171.16	189,535	-70.013	311,586	64.4	14,598	-90.63
Total Commercial Loans/Lines of Credit Recoveries*	44,328	16,478	-62.827	26,016	57.883	81,908	214.8	13,574	-66.855
Total Commercial Loans/Lines of Credit Net Charge Offs*	188,764	615,578	226.11	163,519	-73.437	229,678	40.5	1,024	-99.108
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial									
Loans/Lines of Credit**	0.04	0.11	164.45	0.02	-77.373	0.03	17.3	0.00	-99.184
*Amounts are year-to-date while the related percent change ratios are annualized.	·							<u>-</u>	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing	ng)						20. Comn	nercial Loan Losses	

		Investments							
Return to cover		For Charter :							
09/13/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incli	uded: Federally Insu	red
	Count	of CU in Peer Group :							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		3,038,803		3,500,171	15.2
Registered Investment Companies	N/A			N/A		167,765,241		125,219,663	-25.4
Other Equities	N/A			N/A		33,171,783		36,487,170	10.0
TOTAL EQUITY SECURITIES	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	165,207,004	-19.0
TRADING DEBT SECURITIES									
US Government Obligations	N/A			N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		0		0	N/A
All Other Trading Debt Securities	N/A			N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A			N/A		172,657,967		153,775,557	-10.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		1,379,175,551		1,124,393,723	-18.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		1,910,914,594		1,770,444,734	-7.4
Federal Agency Securities - Non-Guaranteed	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		131,681		127,510	-3.2
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		32,496,894		32,464,155	-0.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		65,587,489		51,988,131	-20.7
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A			N/A		17,531,884		27,695,176	58.0
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		3,578,496,060		3,160,888,986	-11.7
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A			N/A		168,022,067		149,972,084	-10.7
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		1,279,305,250		1,037,440,170	-18.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		1,708,884,612		1,570,971,669	-8.1
Federal Agency Securities - Non-Guaranteed	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		1,000,162		883,599	-11.7
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A			N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A			N/A		27,803,627		28,178,604	1.3
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A			N/A		61,761,159		49,131,898	-20.4
All Other Available-for-Sale Debt Securities at Fair Value	N/A			N/A		15,622,622		24,823,108	58.9
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		3,262,399,499		2,861,401,132	-12.3
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		Investments							
Return to cover		For Charter :	N/A						
09/13/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting_State = 'MO' * T	ype Includ	ed: Federally Insure	d State
	Count of C	U in Peer Group :	N/A						
INIVESTMENT OF SUBITIES (see the see t	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		8,506,189		5,464,968	-35.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,555,788		90,930,915	-8.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		247,131,927	-3.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		14,396,133	24.3
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,043,613	-0.4
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		20,904,374	0.6
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		4,998,217	0.0
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		401,171,435		384,870,147	-4.1
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		8,395,234		5,377,028	-36.0
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		89,694,487		82,308,285	-8.2
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		209,168,307	-3.5
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		14,094,468	25.5
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		832,263	2.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		19,778,352	0.6
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		5,000,000	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		351,456,025		336,558,703	-4.2
Allowance for Credit Losses on Investment Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
(if ASC 326 has been adopted)	0	0	IN/A	0	IN/A	0	IN/A	0	IN/A
TOTAL INVESTMENT SECURITIES	98,204,197	2,717,683,244	2,667.4	3,489,352,393	28.4	3,867,542,261	10.8	3,411,455,773	-11.8
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	18,005,105	8.1
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,936,745	-13.5	116,452,677	6.9
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399	-12.1	134,960,378	6.3
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		513,640,492	-8.3
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Return to cover 09/13/2023 CU Name: N/A Peer Group: N/A TIME DEPOSITS MATURITY DISTRIBUTION Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs Total Equity Securities 3-5 yrs Total Equity Securities 5-10 yrs	Dec-2019 N/A N/A N/A N/A N/A N/A O 0 0 0	Investment Maturi For Charter: R Count of CU: S Asset Range: R Criteria: R CU in Peer Group: R Dec-2020 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	N/A 90 N/A Region: N	Dec-2021 N/A N/A N/A N/A N/A N/A		Dec-2022 252,072,435 230,586,244 73,797,027		Jun-2023 248,850,045 208,380,447	
CU Name: N/A Peer Group: N/A TIME DEPOSITS MATURITY DISTRIBUTION Total Time Deposits < 1 yr Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	Dec-2019 N/A N/A N/A N/A N/A N/A O O O	Count of CU : S Asset Range : N Criteria : F CU in Peer Group : N Dec-2020 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	P0 N/A Region: N N/A	N/A N/A N/A N/A N/A		Dec-2022 252,072,435 230,586,244 73,797,027		Jun-2023 248,850,045	% Chg
CU Name: N/A Peer Group: N/A TIME DEPOSITS MATURITY DISTRIBUTION Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	Dec-2019 N/A N/A N/A N/A N/A N/A O O O	Asset Range : N Criteria : F CU in Peer Group : N Dec-2020 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	N/A Region: N N/A	N/A N/A N/A N/A N/A		Dec-2022 252,072,435 230,586,244 73,797,027		Jun-2023 248,850,045	% Chg
Peer Group: N/A TIME DEPOSITS MATURITY DISTRIBUTION Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	Dec-2019 N/A N/A N/A N/A N/A N/A O O O	Criteria : F CU in Peer Group : N Dec-2020 N/A N/A N/A N/A N/A N/A N/A N/	Region: N N/A	N/A N/A N/A N/A N/A		Dec-2022 252,072,435 230,586,244 73,797,027		Jun-2023 248,850,045	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	Dec-2019 N/A N/A N/A N/A N/A N/A O O O	CU in Peer Group : N Dec-2020 N/A N/A N/A N/A N/A N/A N/A N/	N/A	N/A N/A N/A N/A N/A		Dec-2022 252,072,435 230,586,244 73,797,027		Jun-2023 248,850,045	% Chg
Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	Dec-2019 N/A N/A N/A N/A N/A N/A O O O	N/A N/A N/A N/A N/A N/A N/A 2,165,247		N/A N/A N/A N/A N/A	% Chg	252,072,435 230,586,244 73,797,027	% Chg	248,850,045	-1.3
Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	N/A N/A N/A N/A N/A N/A O O	N/A N/A N/A N/A N/A N/A 2,165,247	% Chg	N/A N/A N/A N/A N/A	% Chg	252,072,435 230,586,244 73,797,027	% Chg	248,850,045	-1.3
Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	N/A N/A N/A N/A N/A N/A O O	N/A N/A N/A N/A N/A N/A 2,165,247		N/A N/A N/A N/A N/A	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	252,072,435 230,586,244 73,797,027		248,850,045	-1.3
Total Time Deposits < 1 yr Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	N/A N/A N/A N/A N/A O O	N/A N/A N/A N/A N/A 2,165,247		N/A N/A N/A N/A		230,586,244 73,797,027			
Total Time Deposits 1-3 yrs Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	N/A N/A N/A N/A O O	N/A N/A N/A N/A 2,165,247		N/A N/A N/A		230,586,244 73,797,027			
Total Time Deposits 3-5 yrs Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	N/A N/A N/A 0 0	N/A N/A N/A 2,165,247		N/A N/A		73,797,027			-5.0
Total Time Deposits 5-10 yrs Total Time Deposits > 10 yrs FOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	N/A N/A 0 0 0	N/A N/A 2,165,247		N/A			ı	54,952,000	-25.5
Total Time Deposits > 10 yrs TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	N/A 0 0 0	N/A 2,165,247				3,451,000		1,458,000	-57.8
TOTAL TIME DEPOSITS EQUITY SECURITIES MATURITY DISTRIBUTION Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	0 0 0	2,165,247				0		0	N/A
Total Equity Securities < 1 yr Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	0			N/A		559,906,706		513,640,492	-8.3
Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	0								
Total Equity Securities 1-3 yrs Total Equity Securities 3-5 yrs	0	2 231 680	N/A	15,339,613	608.4	7,903,018	-48.5	8,983,424	13.7
Total Equity Securities 3-5 yrs	0	2,201,000	N/A	1,447,334	-35.1	1,289,676	-10.9	1,309,111	1.5
Total Equity Securities 5-10 yrs	0	0	N/A	0	N/A	24,170,668	N/A	137,845,340	470.3
i otali =quity coountiloo o i o ji o	- 1	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	13,568,958	-91.9
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,500,171	15.2
TOTAL EQUITY SECURITIES	0	0	N/A	0	N/A	203,975,827	N/A	165,207,004	-19.0
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	0	570,401,425	N/A	355,536,115	-37.7	551,772,462	55.2	412,805,347	-25.2
Total Available-for-Sale Debt Securities 1-3 yrs	0	1,006,353,571	N/A	796,017,013	-20.9	973,777,568	22.3	993,495,697	2.0
Total Available-for-Sale Debt Securities 3-5 yrs	0	492,226,056	N/A	1,204,634,478	144.7	931,407,002	-22.7	748,213,382	-19.7
Total Available-for-Sale Debt Securities 5-10 yrs	0	379,577,787	N/A	726,549,656	91.4	791,003,371	8.9	687,658,661	-13.1
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374	N/A	45,143,142	263.2	12,271,320	-72.8	17,054,747	39.0
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	0	N/A	3,260,231,723	N/A	2,859,227,834	-12.3
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	0	31,592,716	N/A	14,287,206	-54.8	41,397,489	189.8	26,585,802	-35.8
Total Held-to-Maturity Debt Securities 1-3 yrs	0	94,646,756	N/A	88,339,949	-6.7	87,438,384	-1.0	86,419,396	-1.2
Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A	45,842,390	127.1	36,785,734	-19.8	62,100,115	68.8
Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	207,861,694	-9.7
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	228.2	7,574,518	136.5	4,053,929	-46.5
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	0	N/A	403,334,711	N/A	387,020,936	-4.0
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,655,671	-46.4	43,644,916	33.7
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	77,590,503	-6.3
Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,424,783	6.4
Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	3,269,405	15.5
Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	5,700,540	26.1
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399	-12.1	134,630,147	6.1
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,801,075	24.7	740,869,534	-16.4
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,367,195,154	-0.6
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	1,007,535,620	-5.9
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	913,816,718	-23.5
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,404,024	-46.6	30,309,387	10.6
TOTAL INVESTMENT MATURITY DISTRIBUTION	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	4,554,376,366	8.3	4,059,726,413	-10.9
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	Oth	er Investment Info	ormation						Т
Return to cover	- Ou	For Charter :							+
09/13/2023		Count of CU:							1
CU Name: N/A		Asset Range :	N/A						+
Peer Group: N/A				tion * Peer Group:	All * Repor	ting_State = 'MO' * ⁻	Type Incl	uded: Federally Insur	ed State
	Count of C	U in Peer Group :	N/A			-			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
Investments - Memoranda	1 210 011	0	100.0	1 204 E77	N/A	0	-100.0	0	NI/
Non-Conforming Investments (State Credit Unions ONLY) ^{/1}	1,319,011	Ü	-100.0	1,394,577	N/A	Ü	-100.0	U) N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	251,316,149	-10.5
Realized Investment Gains (Losses)									-
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		-353,692	2 N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-5,027,321	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-76,182	
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-5,457,195	
								2,,	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	43	43.
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0) N//
OTTI Losses Recognized in Earnings	0	0	N/A	0	N/A	30	N/A	43	43.
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	N/A	
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	148,117,157	18.8
Recorded Value of Other Investments	5,718,824	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3	8,280,912	
Collateral Assignment Split Dollar Life Insurance Arrangements	, ,	· · · · · · · · · · · · · · · · · · ·		, ,		<u> </u>		· · · · · · · · · · · · · · · · · · ·	
Remaining Premiums	N/A	N/A		N/A		823,152		662,552	-19.
Cash Surrender Value	N/A	N/A		N/A		9,604,128		10,736,769	
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6		
Endorsement Split Dollar Life Insurance Arrangements				, ,				, ,	+
Remaining Premiums	N/A	N/A		N/A		0		0) N//
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,260,196	
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0		
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075		29,264,594	-27.3		
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	325,788,538	5.
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	495,071	1.5
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	24	0.
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	22	0.
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0) N/.
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	6	3 20.
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0) N/.
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	0) N/.
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0) N/.
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	36	0.
¹ Prior to March 31, 2014, this item included investments purchased for employee bene	fit/deferred compensation p	lans.							
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	LIQUIDITY - COMMIT	MENTS AND OFF-B	ALANCE	SHEET EXPOSURES					
Return to cover		For Charter							
09/13/2023		Count of CU	: 90						
CU Name: N/A		Asset Range	: N/A						
Peer Group: N/A		Criteria	: Region:	Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	ided: Federally Insui	red
	Count o	of CU in Peer Group	: N/A						
	Dec-2019	Dec-2020	0 % Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	102,970,090	-2.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	5 17.0	823,862,814	15.7	987,510,867	19.9	1,061,685,075	7.5
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,393,156,461	1.9
Unsecured Share Draft LOC	116,609,429	130,087,698	3 11.6	138,314,678	6.3	136,720,346	-1.2	140,118,892	2.5
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	373,040,771	0.3
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	53,746,219	69.7
Total Unfunded Commitments for Non Commercial Loans	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	3,021,747,418	4.4
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,231,218,261	2,551,650,413	3 14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,124,717,508	4.1
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A	A	N/A		68,337,070		488,089,032	614.2
Conditionally Cancelable Unfunded Commitments	N/A	N/A	A	N/A		2,107,026,139		1,731,834,387	-17.8
Loans transferred with limited recourse	N/A	N/A	A	N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A	A	N/A		424,602,680		444,601,297	4.7
Financial Standby Letters of Credit	N/A	N/A	A	N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A	A	N/A		0		0	N/A
Sold Credit Protection	N/A	N/A	A	N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A	A	N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A	Α	N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A	A	N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A	A	N/A		26,733,064		0	-100.0
Loans Transferred with Recourse	669,043,347	438,665,377	7 -34.4	338,714,388	-22.8	213,691,435	-36.9	36,585,760	-82.9
Other Contingent Liabilities	9,296,398	9,617,507	7 3.5	10,695,769	11.2	5,349,309	-50.0	6,618,385	23.7
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LIQUIDITY - I	BORROWING ARRANGE	MENTS CONTINGE	NT LIABII	LITIES AND SOURCE	S OF FU	INDS			
Return to cover		For Charter :	N/A						
09/13/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: /	All * Rep	orting_State = 'MO' *	Type Inclu	ided: Federally Insui	red
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Cho
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	419,930,713	7.1
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,005,217,947		2,721,057,080	35.7
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		345,258,072	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	232,548,149	8.2
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3		-11.7	3,718,994,014	
Draws Against Borrowing Capacity	, ,	· · · · · · · · · · · · · · · · · · ·		, , ,		, , ,		· · · · · · · · · · · · · · · · · · ·	
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	4,622,327	-78.3
Natural Person Credit Unions	0	0		0	N/A	0	N/A	200,000	
Federal Home Loan Bank	413,954,895	436,113,848		322,233,391	-26.1	895,516,029	177.9	895,282,033	
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	58,150,000	N/A
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	22,335,922	740.5
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	980,590,282	6.6
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		72,762,455	-8.8-
Natural Person Credit Unions	N/A	N/A		N/A		0		200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		3,306,695,478	49.1
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N1/A	NI/A		NI/A		27 604 070		400.070.070	222.0
Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		37,691,078		122,079,078	223.9
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		17,395,854	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-12.1	3,519,132,865	50.7
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	30	3.4
BORROWING MATURITY DISTRIBUTION									

	Sh	are and Membership	Informatio	on					
Return to cover		For Charter :							
09/13/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				lation * Peer Group: A	All * Rep	orting_State = 'MO' * [·]	Type Incli	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
MEMBERSHIP:									
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,687,574	
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	37,218,423	
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.53	
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	4.10	118.6
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,300,438	3.3
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	17,409,939,479	2.4
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	944,034,688	-22.9
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	294,661,455	-3.6
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,648,635,622	0.7
NCUA INSURED SAVINGS									
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,363,698,887	12.5	1,127,116,255	-17.3
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	4,431,336	-62.1
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,375,377,189	13.1	1,131,547,591	-17.7
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,148,666,284	2.4	17,517,088,031	2.1
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	1,209,905	26.1
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	8,589,178	-20.4
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,219,354,502	17.2
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	340,373,540	1.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	14,843,613	16.2
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	920,213,744	-14.3
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6	6,601,126	
INSURANCE COVERAGE OTHER THAN NCUSIF		* *							
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	67,155,606		65,329,714	_
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Member	rship

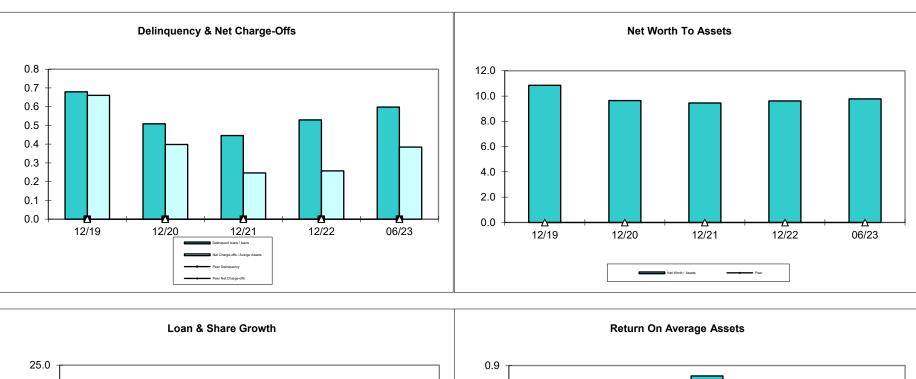
	1	Supplemental Infor	mation						
Return to cover		For Charter :							
09/13/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Poportin	a Stata - 'MO' * T	voo Inclu	dod: Endorally Insuran	l State
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Peer Group. F	iii Keportini	g_State = IVIO 1	ype iliciud	ded. Federally illsured	Jale
	Count	or co in Peer Group .	IN/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
GRANTS	Dec-2019	Dec-2020	/₀ Cilg	Dec-2021	∕₀ City	Dec-2022	∕₀ Cilg	Juli-2023	/₀ City
Amount of Grants Awarded to your credit union, YTD	269,729	1,721,657	538	6,002,686	249	281,000	-95	7,668,097	2,629
Amount of Grants Awarded to your credit union, YTD Amount of Grants Received by your credit union, YTD	209,702	816,900		3,843,873	371	1,564,350		557,750	
EMPLOYEES:	209,702	010,900	230	3,043,073	371	1,304,330	-09	337,730	-04
Number of Full-Time Employees	4,115	4,243	2	4,209	-1	4,367	4	4,440	2
Number of Part-Time Employees Number of Part-Time Employees	287	269		236	-12	245		220	
BRANCHES:	201	209	-0	230	-12	243	4	220	-10
Number of CU Branches	324	318	-2	319	0	315	-1	320	2
Number of CUs Reporting Shared Branches	29	29		27	-7	28		28	
Plan to add new branches or expand existing facilities	19	17		13	-7 -24	20		12	1
CUSO INFORMATION	19	17	-11	13	-24	13	U	12	-0
Value of Investments in CUSO	45,619,404	57,360,408	26	60,676,057	6	EC 740 422	6	56,082,622	1
CUSO Loans	6,936,811	3,584,109		3,580,772	0	56,748,433 4,758,426		1,309,518	
	, ,				0				
Aggregate Cash Outlays in CUSO	31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,946,222	U
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	00	0.4		00	40	00	0	00	0
International Remittances	20	21		23	10	23		23	
Number of International Remittances Originated YTD	4,250	3,800		4,546	20	4,764		2,363	
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	67	0
MERGERS/ACQUISITIONS:	00.440.444	00 005 750		05.747.075	40	07.004.050		00.700.000	
Adjusted Retained Earnings Obtained through Business Combinations	22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	29,720,392	9
System Used to Maintain Share/Loan Records			21/4		21/2		N1/A		21/2
Manual System (No Automation)	0	0		0	N/A	0	1 1/7 1	0	,,,
Vendor Supplied In-House System	48	42		45	7	43		43	
Vendor On-Line Service Bureau	45	48		46	-4	47		47	1
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Account Aggregation	17	16		14	-13	14		14	
Bill Payment	63			00	-5	60		60	
Download Account History	67	66		65	-2	67		68	+
Electronic Signature Authentication/Certification	34	35		39	11	41		41	
e-Statements	71	70		69	-1	69		70	1
External Account Transfers	35			39	5	40		40	
Loan Payments	72			71	-1	71		71	0
Member Application	43	43	1	44	2	46	5	46	0
Merchant Processing Services	9	8	-11	8	0	8	0	8	0
Mobile Payments	34	38		40	5	41		41	0
New Loan	49	50		50	0	51		51	0
New Share Account	27	29		30	3	32		32	
Remote Deposit Capture	46	50	9	52	4	55	6	55	0
Type(s) of services offered:									
Informational Website	N/A			52		70		72	
Mobile Application	N/A			46		60		60	
Online Banking	N/A	N/A		50		72		73	
# Means the number is too large to display in the cell								28. Supplemental Info)

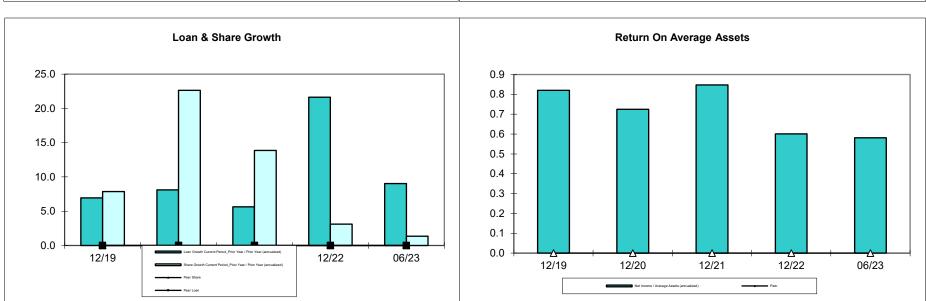
Return to cover

09/13/2023 CU Name: N/A Peer Group: N/A Graphs 1 For Charter : N/A Count of CU : 90 Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A





Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover

09/13/2023

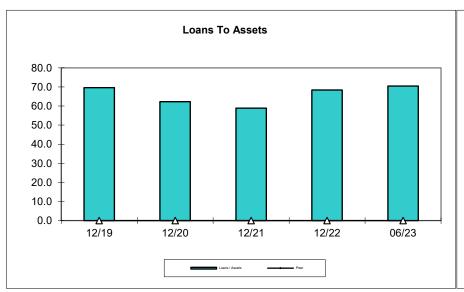
CU Name: N/A
Peer Group: N/A

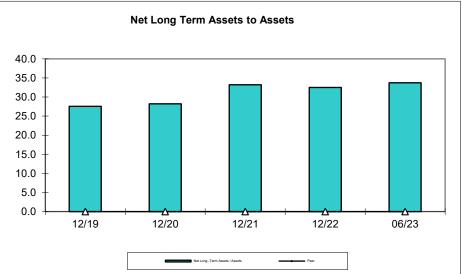
Graphs 2

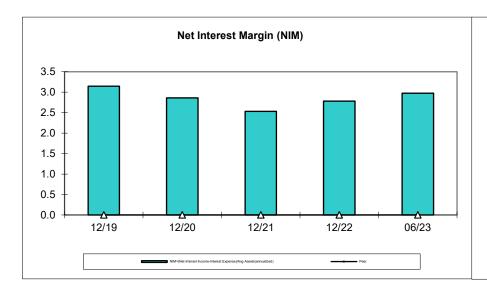
For Charter: N/A Count of CU: 90 Asset Range: N/A

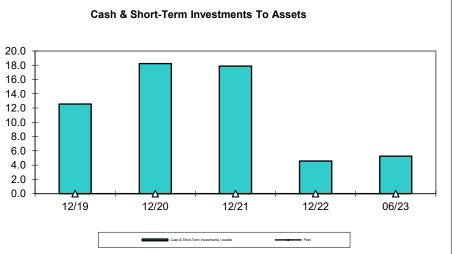
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A









Cycle Date: September-2023
Run Date: 12/12/2023
Interval: Annual
Validated

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- 3 Supplemental Ratios
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- 5 Assets
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- 7 Income Statement
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- 12 Delinquent Commercial Loans 1
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- 16 Participation Loans
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- 18 Real Estate (Non-Commercial) Loan Losses
- 19 Commercial Loans
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- 21 <u>Investments 1</u>
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- 23 <u>Investment Maturity</u>
- Other Investment Information
- 25 <u>Liquidity Unfunded Commitments and Off-Balance Sheet Exposures</u>
- <u>Liquidity Borrowing Arrangements</u>
- Shares and Membership
- Supplemental Information

Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 90

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

Fame For Charter: NA			Summary Financial In	formatio	n					
Count of CU :90 Asset Range: INA	Return to cover		•	1	 					
Cluster: NA Court of CU in Peter Group: INA Creater: Region Nation* Peer Group: All * Reporting_State = *MO*** Type Included: Federally Insured State Peer Group: INA Court of CU in India (India) Court of Cu in In										
Count of Clu in Peer Group: N/A Count of Clu in Peer Group: All Reporting, State = "MO" Type included: Federally insured State										
Dec-2019					Nation * Peer Group: /	All * Repo	orting State = 'MO' * T	vpe Include	ed: Federally Insured	State
ASSETS Amount Amount Amount Amount Amount 1.150.566.834 2.315.065.380 10.12 2.942.101.72 27.1 1.538.649.097 47.8 1.150.566.834 2.315.065.380 10.12 2.942.101.72 27.1 1.538.649.097 47.8 1.150.66.834 2.315.065.380 10.12 2.942.101.72 27.1 1.538.649.097 47.8 1.1612.604.045 1.1616.086 10	•	Count			<u> </u>				,	
ASSETS: Amount 1,150,566,834 2,315,055,932 101 2 2,342,017,172 27.1 1,153,649,077, 47.6 1,612,049,45										
ASSETS: Amount 1150,568,638 2_315,055,382 1012 2_342,01712 271 1,555,649,977 476 1,612,049,455 Callel Investments		Doc 2010	Dog 2020	0/ Cha	Dog 2021	0/ Cha	Dog 2022	0/ Cha	San 2022	% Cha
Cach & Other Cescosts*	ACCETC			76 City		% City		% City	•	% City
Total Loans 1246,342,544 3,49,027,600 40,0 4,205,70,711 20 3,964,476,193 5,0 3,423,388,206 17,318,788 10,303,1142 14,996,209 33 40,486,146 17,318,146 17,318,147,141 14,996,209 33 40,486,146 17,318,147,141 14,996,209 33 40,486,146 17,318,147,141 14,996,209 33 40,486,146 17,318,147,141 14,996,209 33 40,486,146 17,318,147,141 14,996,209 33 40,486,146 17,318,147,141 14,996,209 30,318,142 14,996,209 30,318,142 14,996,209 30,318,143,141 14,996,209 30,318,142 14,996,209 30,318,143,141 14,996,209 30,318,143,143				101.0		27.1		47.0		4.0
Loans-Held for Sale	<u> </u>								· · · · · · · · · · · · · · · · · · ·	4.9 -14.3
Total Loans 10,522,514,269 11,375,479,018 5.1 12,016,169,703 5.6 14,618,864,103 21.6 15,559,013,042										170.8
Allowance for Loan & Lease Losses or Allowance for Credit C74,050,628 (89,824,348) 21,3 (85,170,802) -5,2 (95,651,806) 12,3 (135,724,544) 4 4 4 4 4 4 4 4 4				_						
Lossos on Losens & Lossos) (74,050,022) (89,024,349) 27.3 (89,170,032) 5.2 (89,07,002) 12.3 (139,125,349) 4 (140,040,022) (140,		10,522,514,290	11,375,479,018	8.1	12,010,109,703	5.0	14,010,804,103	21.0	15,559,913,042	6.5
Classics of Licelia & Levelses	`	(74,050,628)	(89,824,348)) 21.3	(85,170,802)	-5.2	(95,651,896)	12.3	(135,724,544)	41.9
Other Fixed Asselts	·	074 404 040			400.050.005	4.0	100 707 510		100 044 050	
NOUSIF Deposit 120,763,133 141,228,883 16,9 162,174,271 14,6 176,747,046 9,0 177,662,132 10,014,014,014,014,014,014,014,014,014,0	<u> </u>									1.4
All Other Assets										-4.9
TOTAL ASSETS 15,108,176,015 18,274,061,712 21,0 20,414,638,041 11,7 21,372,158,489 4.7 21,807,320,188					, ,					0.5
LABILITIES, SHARES & EQUITY:										-0.3
Accrued Interest new Payable, Accrued Interest new Borrowings, & Other Liabilities ² 190,878,621 305,777,786 60.2 254,571,036 -16.7 327,360,564 28.6 340,910,968 Accrued Dividends & Interest Payable on Shares & Deposits 17,572,909 16,752,124 -4.7 15,431,309 -7.9 15,508,657 0.5 22,025,620 4 Allowance for Credit Losses on Off-Balance Sheet Credit 0 0 NA 0 NA 0 NA 0 0 NA 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL ASSETS	15,108,176,015	18,274,061,712	2 21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,807,320,188	2.0
Accrued Interest no Borrowings, & Other Liabilities ² Accrued Dividends & Interest Payable on Shares & Deposits 17,572,909 16,752,124 4.7 15,431,309 -7.9 15,508,657 0.5 22,025,620 4 Accrued Dividends & Interest Payable on Shares & Deposits 17,572,909 16,752,124 4.7 15,431,309 -7.9 15,508,657 0.5 22,025,620 4 Allowance for Credit Losses on Off-Balance Sheet Credit 0 0 N/A 0 N/A 0 N/A 0 N/A 222,040 1 Borrowings Notes & Interest Payable 432,644,879 45,037,271 2.9 326,031,042 26,7 816,077,551 150,3 1,114,751,758 8 1 Total Shares & Deposits 12,866,382,478 15,776,560,009 22.6 17,965,612,286 13.9 18,624,034,473 3.1 18,573,636,473 1 Total Shares & Deposits 13,506,478,787 16,544,127,166 22.5 16,554,1645,673 12.2 19,682,990,245 6.0 20,051,546,823 1 Unidvided Earnings 13,043,916,742 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,42 1,140,160,386 7,44 1,1532,519,201 3.3 1,445,938,175 20.5 19,180,399,02 Cher Reserves 296,780,486 328,233,660 10.6 32,0473,167 2,4 1,158,771,331 148,9 140,226,537 1 TOTAL LUABILITIES, SHARES, & EQUITY 1,500,176,015 18,274,061,712 21.0 20,416,530,041 11,7 21,372,156,489 4,7 21,807,320,188 1										
Labilities* 19,878,521 305,777,765 60.2 254,571,036 -16.7 327,805,964 28.8 340,910,968 Accrued Dividends & Interest Payable on Shares & Deposits 17,572,909 16,752,124 -4.7 15,431,309 -7.9 15,508,657 0.5 22,026,620 4 Allowance for Credit Losses on Off-Balance Sheet Credit 0 0 N/A 0 N/A 0 N/A 0 N/A 222,040 Exposures										
Accrued Dividends & Interest Payable on Shares & Deposits 17,572,909 16,752,124 4.7 15,431,309 7.9 15,508,657 0.5 22,025,620 4 Allowance for Credit Losses on Off-Balance Sheet Credit 0 N/A 0 N/A 0 N/A 0 N/A 0 N/A 222,040 Borrowings Notes & Interest Payable 422,644,879 445,037,247 2.9 326,031,042 2.67 816,077,551 150.3 1,114,751,758 3 Total Shares & Deposits 12,865,382,478 15,776,560,009 22.6 17,965,612,286 13.9 18,524,043,473 3.1 18,573,386,473 TOTAL LUBLITIES* 13,506,478,787 15,644,127,160 22.5 18,561,646,673 12.2 19,682,990,245 6.0 20,015,468,623 Undivided Earnings 1,304,916,742 1,401,640,886 7.4 1,532,519,201 9.3 1,845,938,175 20.5 1,918,039,902 Undivided Earnings 1,304,916,742 1,401,640,886 7.4 1,532,519,201 9.3 1,845,938,175 20.5 1,918,039,902 TOTAL EQUITY 1,601,697,228 17,229,345,46 8.0 1,852,992,368 7.1 1,689,168,244 8.8 1,755,773,365 TOTAL LIABILITIES, SHARES, & EQUITY 15,108,176,015 18,274,061,712 21.0 20,414,638,041 11.7 21,372,156,489 4.7 21,807,320,188 INCOME & EXPENSE Interest Expense* 121,095,816 108,336,669 10.5 38,500,674 23.0 106,961,205 28.1 206,950,540 11 Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 3 Interest Expense* 121,095,816 108,336,669 10.5 83,500,674 23.0 106,961,205 28.1 206,950,540 11 Provision for Loan/Lease Losses or Total Credit Loss 57,973,227 59,161,317 2.0 24,475,599 58.6 44,697,755 82.6 63,761,276 September 1000 1000 1000 1000 1000 1000 1000 10		100 878 521	305 777 786	60.2	25/1 571 036	-16.7	327 360 564	28.6	3/0 010 068	4.1
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures Borrowings Notes & Interest Payable 432,644,879 445,037,247 2.9 326,031,042 2-6.7 816,077,555 150.3 1,114,751,758 370el Shares & Deposits 12,865,382,478 15,776,560,009 2.6 17,965,612,266 13.9 18,524,043,473 3.1 18,573,636,437 TOTAL LIABILITIES³ 13,506,478,787 16,544,127,166 2.5 18,561,645,673 12.2 19,682,990,245 6.0 20,051,546,823 Cluridivided Earnings Other Reserves 296,780,486 328,293,660 328,293,660 10.6 320,473,167 -2.4 -156,771,931 -148,9 -162,266,537 TOTAL LABILITIES, SHARES, & EQUITY 1,601,697,228 1,729,994,546 8.0 1,852,992,388 7.1 1,699,166,244 -8.8 1,755,773,365 Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 31 Interest Income* 458,000,907 477,554,906 43, 489,990,081 2.5 581,187,377 1.7 2.7 2.7 2.4,475,595 -3.8 683,761,276 59,161,317 2.0 2.4,475,995 -58,6 44,697,755 82,6 63,761,276 90,903,374 Non-Interest Income* 338,890,945 372,394,135 9.9 418,711,807 12.4 357,087,680 -1.4 90,903,374 Non-Interest Expense* 619,563,308 669,789,478 8.1 719,907,290 7.5 70TAL LOSS)* 10TAL CU'S 90 -1.1 90 -1.1 90 -1.1 90 -1.1 90 -1.1 -	Liabilities ²	130,070,321	303,777,700	00.2	204,071,000	-10.7	327,300,304	20.0	340,310,300	7.1
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures Borrowings Notes & Interest Payable 432,644,879 445,037,247 2.9 326,031,042 2-6.7 816,077,555 150.3 1,114,751,758 370el Shares & Deposits 12,865,382,478 15,776,560,009 2.6 17,965,612,266 13.9 18,524,043,473 3.1 18,573,636,437 TOTAL LIABILITIES³ 13,506,478,787 16,544,127,166 2.5 18,561,645,673 12.2 19,682,990,245 6.0 20,051,546,823 Cluridivided Earnings Other Reserves 296,780,486 328,293,660 328,293,660 10.6 320,473,167 -2.4 -156,771,931 -148,9 -162,266,537 TOTAL LABILITIES, SHARES, & EQUITY 1,601,697,228 1,729,994,546 8.0 1,852,992,388 7.1 1,699,166,244 -8.8 1,755,773,365 Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 31 Interest Income* 458,000,907 477,554,906 43, 489,990,081 2.5 581,187,377 1.7 2.7 2.7 2.4,475,595 -3.8 683,761,276 59,161,317 2.0 2.4,475,995 -58,6 44,697,755 82,6 63,761,276 90,903,374 Non-Interest Income* 338,890,945 372,394,135 9.9 418,711,807 12.4 357,087,680 -1.4 90,903,374 Non-Interest Expense* 619,563,308 669,789,478 8.1 719,907,290 7.5 70TAL LOSS)* 10TAL CU'S 90 -1.1 90 -1.1 90 -1.1 90 -1.1 90 -1.1 -										
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Exposures 0 0 NA 0 NA 222,040 Borrowings Notes & Interest Payable 432,644,879 445,037,247 2.9 326,031,042 -26.7 816,077,551 150.3 1,114,751,758 17061 Shares & Deposits 12,865,382,478 15,776,560,009 22.6 17,965,612,266 13.9 18,524,043,473 3.1 18,573,636,437 17014 LIABILITIES³ 13,506,478,787 16,544,127,166 22.5 18,561,845,673 12.2 19,862,990,245 6.0 20,051,546,823 17014 LIABILITIES³ 1,304,916,742 1,401,640,886 7.4 1,532,519,201 9.3 1,845,938,175 20.5 1,918,039,902 10.0 10.0 10.0 10.0 10.0 10.0 10.0 10	Allowanes for Cradit Leases on Off Palance Sheet Cradit									
Borrowings Notes & Interest Payable		0	C	N/A	0	N/A	0	N/A	222,040	N/A
Total Shares & Deposits 12,865,382,478 15,776,560,009 22.6 17,965,612,286 13.9 18,524,043,473 3.1 18,573,636,437 TOTAL LIABILITIES* 13,506,478,787 13,506,478,787 14,410,40,886 7.4 1,532,519,201 9.3 1,845,938,175 20.5 1,918,039,902 Other Reserves 296,780,486 328,293,660 10.6 320,473,167 -2.4 -156,771,931 -148.9 -162,266,537 TOTAL EQUITY 1,801,697,228 1,729,934,546 8.0 1,852,992,368 7.1 1,689,166,244 -8.8 1,755,773,365 TOTAL LIABILITIES, SHARES, & EQUITY 15,108,176,015 18,274,061,712 21.0 20,414,638,041 11.7 21,372,156,489 4.7 21,807,320,188 NCOME & EXPENSE 110,095,816 108,386,669 -10.5 83,500,674 -23.0 106,961,205 28.1 206,950,540 15,001,001,001,001,001,001,001,001,001,0	<u> </u>	132 611 970	445 027 247	7 20	326 031 042	26.7	916 077 551	150.3	1 11/1 751 750	36.6
TOTAL LIABILITIES3										0.3
Undivided Earnings										
Other Reserves 296,780,486 328,293,660 10.6 320,473,167 -2.4 -156,771,931 -148.9 -162,266,537 TOTAL EQUITY 1,601,697,228 1,729,934,546 8.0 1,852,992,388 7.1 1,689,166,244 -8.8 1,755,773,365 TOTAL LIABILITIES, SHARES, & EQUITY 15,108,176,015 18,274,061,712 21.0 20,414,638,041 11.7 21,372,156,489 4.7 21,807,320,188 INCOME & EXPENSE										1.9 3.9
TOTAL EQUITY 1,601,697,228 1,729,934,546 8.0 1,852,992,368 7.1 1,689,166,244 -8.8 1,755,773,365 TOTAL LIABILITIES, SHARES, & EQUITY 15,108,176,015 18,274,061,712 21.0 20,414,638,041 11.7 21,372,156,489 4.7 21,807,320,188 INCOME & EXPENSE Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 3 1nterest Expense* 121,095,816 108,386,669 -10.5 83,500,674 -23.0 106,961,205 28.1 206,950,540 15 16,000 1	-									
NCOME & EXPENSE Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 33 101,0000							• •			-3.5
Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 3 Interest Expense* 121,095,816 108,386,669 -10.5 83,500,674 -23.0 106,961,205 28.1 206,950,540 15 Net Interest Income* 458,000,907 477,554,908 4.3 489,690,081 2.5 581,187,372 18.7 485,708,597 1 Provision for Loan/Lease Losses or Total Credit Loss 57,973,227 59,161,317 2.0 24,475,595 -58.6 44,697,755 82.6 63,761,276 58 Expense* 338,890,945 372,394,135 9.9 418,711,807 12.4 357,087,680 -14.7 278,735,131 Non-Interest Expense* 619,563,308 669,789,478 8.1 719,972,920 7.5 767,958,798 6.7 610,639,374 NET INCOME (LOSS)* 119,355,317 120,998,248 1.4 163,953,373 35.5 125,618,499 -23.4 90,043,078 TOTAL CU's 97 94 -3.1 91 -3.2 90 -1.1 90 *Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell * Prior to 3/31/12 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" * Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits. * * * * * * * * * * * * * * * * * *				_		_				3.9
Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 3 Interest Expense* 121,095,816 108,386,669 -10.5 83,500,674 -23.0 106,961,205 28.1 206,950,540 15 Net Interest Income* 458,000,907 477,554,908 4.3 489,690,081 2.5 581,187,372 18.7 485,708,597 1 Provision for Loan/Lease Losses or Total Credit Loss 57,973,227 59,161,317 2.0 24,475,595 -58.6 44,697,755 82.6 63,761,276 9 Non-Interest Income* 338,890,945 372,394,135 9.9 418,711,807 12.4 357,087,680 -14.7 278,735,131 Non-Interest Expense* 619,563,308 669,789,478 8.1 719,972,920 7.5 767,958,798 6.7 610,639,374 NET INCOME (LOSS)* 119,355,317 120,998,248 1.4 163,953,373 35.5 125,618,499 -23.4 90,043,078 *Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to March 2022, Time and Other Deposits were included in Net Worth" and "Non-Trading Derivative Liabilities" Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	2 21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,807,320,188	2.0
Interest Income* 579,096,723 585,941,577 1.2 573,190,755 -2.2 688,148,577 20.1 692,659,137 3 Interest Expense* 121,095,816 108,386,669 -10.5 83,500,674 -23.0 106,961,205 28.1 206,950,540 15 Net Interest Income* 458,000,907 477,554,908 4.3 489,690,081 2.5 581,187,372 18.7 485,708,597 1 Provision for Loan/Lease Losses or Total Credit Loss 57,973,227 59,161,317 2.0 24,475,595 -58.6 44,697,755 82.6 63,761,276 9 Non-Interest Income* 338,890,945 372,394,135 9.9 418,711,807 12.4 357,087,680 -14.7 278,735,131 Non-Interest Expense* 619,563,308 669,789,478 8.1 719,972,920 7.5 767,958,798 6.7 610,639,374 NET INCOME (LOSS)* 119,355,317 120,998,248 1.4 163,953,373 35.5 125,618,499 -23.4 90,043,078 *Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell Prior to March 2022, Time and Other Deposits were included in Net Worth" and "Non-Trading Derivative Liabilities" Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										
Interest Expense*										
Net Interest Income* 458,000,907 477,554,908 4.3 489,690,081 2.5 581,187,372 18.7 485,708,597 19.9 418,711,807 12.4 357,087,680 -14.7 276,735,131 276,7958,798 6.7 610,639,374 19.7									· · · ·	34.2
Provision for Loan/Lease Losses or Total Credit Loss	· · · · · · · · · · · · · · · · · · ·									158.0
Expense*		458,000,907	477,554,908	3 4.3	489,690,081	2.5	581,187,372	18.7	485,708,597	11.4
Non-Interest Income* Non-Interest Expense* Non-Interest Expense* 101,563,308		57 973 227	59 161 317	2 0	24 475 595	-58.6	44 697 755	82.6	63 761 276	90.2
Non-Interest Expense* 619,563,308 669,789,478 8.1 719,972,920 7.5 767,958,798 6.7 610,639,374 NET INCOME (LOSS)* 119,355,317 120,998,248 1.4 163,953,373 35.5 125,618,499 -23.4 90,043,078 TOTAL CU'S * Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 1 Prior to March 2022, Time and Other Deposits were included in Investments 2 Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" 3 Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	-									
NET INCOME (LOSS)* 119,355,317 120,998,248 1.4 163,953,373 35.5 125,618,499 -23.4 90,043,078 TOTAL CU'S * Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 1 Prior to March 2022, Time and Other Deposits were included in Investments 2 Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" 3 Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.		, ,					, ,			4.1
TOTAL CU's \$ Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell \$ Prior to March 2022, Time and Other Deposits were included in Investments \$ Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" \$ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	·			+		-			610,639,374	6.0
* Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 1 Prior to March 2022, Time and Other Deposits were included in Investments 2 Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" 3 Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,373	35.5	125,618,499	-23.4	90,043,078	-4.4
* Income/Expense items are year-to-date while the related %change ratios are annualized. # Means the number is too large to display in the cell 1 Prior to March 2022, Time and Other Deposits were included in Investments 2 Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" 3 Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	TOTAL CU's	07	0.4	1 _3 1	01	_3 2	00	.11	00	0.0
# Means the number is too large to display in the cell 1 Prior to March 2022, Time and Other Deposits were included in Investments 2 Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" 3 Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.			94	-3.1	91	-3.2	90	-1.1	90	0.0
Prior to March 2022, Time and Other Deposits were included in Investments Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	·	os are armuanzeu.			+					
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities" ³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.		nonto			+					
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.	·		inhilition"		+					
			TIADIIIUES	-	1					
	Filol to 3/31/19, Total Elabilities and not include Total Shares and Depo	5115.		-	1					
1. Summary Finan									1. Summary	Financial

		Key R	lotios ⁵						
Deturn to cover									
Return to cover		For Charter :							
12/12/2023 CU Name: N/A		Count of CU:							
		Asset Range :		Craumi All * Danartin	Ctata IMO	* T	adı Fadavallı İvanıyad	Ctata Cuadit II	-i (FICCII)
Peer Group: N/A	Count	of CU in Peer Group :		r Group: All * Reportin	g_State - IVIO	Type includ	ed: rederally insured	State Credit U	nion (FiSCU)
	Count	or co in Feer Group .	N/A		Dec-2022			Sep-2023	
					Dec-2022			0ep-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Sep-2023	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS	200 2010	500 2020	500 2021	500 2022	i LLit Avg.	1 010011110	COP 2020	i EER Avg.	1 010011110
Net Worth/Total Assets for Prompt Corrective Action ⁶	10.87	9.68	9.46	9.62	N/A	N/A	9.87	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83		N/A	N/A	10.41	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A			N/A			N/A
GAAP Equity / Total Assets	10.60	9.47	9.08			N/A	8.05		N/A
	15.13	10.91			N/A	N/A			N/A
Loss Coverage	15.13	10.91	9.10	12.04	IN/A	IN/A	13.01	IN/A	IN/A
ASSET OHALITY BATIOS									
ASSET QUALITY RATIOS	0.00	0.54	0.45	0.50	N1/A	N1/A	0.00	N1/A	N1/A
Delinquent Loans / Total Loans	0.68	0.51	0.45			N/A	0.68		N/A
Delinquent Loans / Net Worth	4.36	3.28	2.78			N/A	4.94		N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.66				N/A	N/A	0.38		N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.36		0.71	0.84	N/A	N/A	1.10		N/A
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.03	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	8.05	7.53	9.43	6.50	N/A	N/A	6.01	N/A	N/A
Share Growth ¹	7.85	22.63	13.88		N/A	N/A	0.36	N/A	N/A
Loan Growth ¹	6.94	8.11	5.63		N/A	N/A	8.60		N/A
Asset Growth ¹	7.95	20.95	11.71	4.69		N/A	2.71	N/A	N/A
Investment Growth ¹	8.86		24.72			N/A	-11.74		N/A
Membership Growth ¹	1.77	2.49	1.35			N/A	2.95		N/A
Wichbergrip Growth		2.10	1.00	0.70	1,77	1471	2.00	1471	14/7
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.82	0.72	0.85	0.60	N/A	N/A	0.56	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.68	0.66	0.77	0.70	N/A	N/A	0.53	N/A	N/A
Non-Interest Expense / Average Assets ¹	4.26	4.01	3.72	3.68	N/A	N/A	3.77	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.40	0.35	0.13	0.21	N/A	N/A	0.39	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	71.35	N/A	N/A
Cash + Short-Term Investments / Assets ³	12.57	18.23	17.89		N/A	N/A	8.66		N/A
	12.00						3,00		
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
³ This ratio relies on maturity distribution of investments reported per 5300 ins	tructions. Thus, the maturity	y distribution could be bas	ed on the repricing interva	l and not the actual matur	ity of the investm	ent.			
⁴ Applicable for credit unions under \$500 million.									
⁵ The FPR was recently reorganized resulting in some ratios being relocated by	out not deleted. The ratio vou	ı are looking for may be or	n the Historical Ratios tab.						
⁶ The net worth ratio is calculated according to NCUA regulations part 702. The					Facility and the	CECL Transition	n Provision, as applicable	The calculation	may be found

⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.

		Supplemer	ntal Ratios**		
Return to cover		For Charter :	N/A		
12/12/2023		Count of CU:	90		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reportin	g_State = 'MO' *
	Count of	CU in Peer Group :	N/A		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	Sep-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	123.63	127.97
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.88	1.00
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.43
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.99	30.32
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.08	4.41
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	2.16
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.03
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.09
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.34	1.23
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.74
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.07
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	17.50
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	47.13
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.70
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54		160.69
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67		33.95	38.45
# Means the number is too large to display in the cell	220	2 1.0.	33.0.	23.00	557.0
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
gg				3. Supplemental Ratios	

		Historica	al Ratios ³						
Return to cover		For Charter :							
12/12/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A			Region: Nation * Peer Gr	oup: All * Reporting	State = 'MO'	* Type Inclu	ded: Federally Insure	d State Credit	Union
	Count o	of CU in Peer Group :			Dec-2022	7.		Sep-2023	
	- Count o	or oo iii r eer Group .	IV/A			<u>06p-2020</u>			
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg F	Percentile**	Sep-2023	PEER Ava	Percentile**
CAPITAL ADEQUACY					3			<u> </u>	
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	11	N/A	N/A	67	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth / Total Assets excluding CECL Transition Provision ⁴	10.85	9.65	9.45	9.62	N/A	N/A	9.74	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²	10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A
Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.14	N/A	N/A	109.47	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.65	N/A	N/A	6.32	N/A	N/A
ASSET QUALITY									
Net Charge-Offs / Average Loans*	0.66	0.40	0.25	0.26	N/A	N/A	0.40	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.60	N/A	N/A	85.49	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-10.81	N/A	N/A
Delinquent Loans / Assets	0.47	0.32	0.26	0.36	N/A	N/A	0.49	N/A	N/A
<u>EARNINGS</u>									
Gross Income/Average Assets*	6.13	5.67	5.03	5.08	N/A	N/A	5.96	N/A	N/A
Yield on Average Loans * 1	4.91	4.70	4.42	4.39	N/A	N/A	5.13	N/A	N/A
Yield on Average Investments*	2.31	1.49	0.79	1.61	N/A	N/A	2.95	N/A	N/A
Fee & Other Op.Income / Avg. Assets*	2.15	2.16	2.07	1.79	N/A	N/A	1.68	N/A	N/A
Cost of Funds / Avg. Assets*	0.83	0.65	0.43	0.51	N/A	N/A	1.28	N/A	N/A
Net Margin / Avg. Assets*	5.29	5.02	4.60	4.57	N/A	N/A	4.68	N/A	N/A
Net Interest Margin/Avg. Assets*	3.15	2.86	2.53	2.78	N/A	N/A	3.00	N/A	N/A
Non-Interest Expense /Gross Income	69.49	70.80	73.94	72.32	N/A	N/A	63.33	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.21	2.73	2.49	2.34	N/A	N/A	2.31	N/A	N/A
Net Operating Exp. /Avg. Assets*	3.33	3.32	3.07	3.02	N/A	N/A	3.13	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	27.57	28.24	33.24	31.80	N/A	N/A	28.84	N/A	N/A
Reg. Shares / Total Shares & Borrowings	31.99	33.95	36.26	34.66	N/A	N/A	31.55	N/A	N/A
Total Loans / Total Shares	81.79	72.10	66.88	78.91	N/A	N/A	83.77	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	95.10	95.90		97.37	N/A	N/A	96.78	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	51.91	55.93	59.08	56.99	N/A	N/A	53.51	N/A	N/A
Borrowings / Total Shares & Net Worth	2.99	2.54		3.97	N/A	N/A	5.38	N/A	
PRODUCTIVITY									
Members / Potential Members	4.44	4.49	4.49	4.45	N/A	N/A	4.49	N/A	N/A
Borrowers / Members	49.95	64.94		201.68	N/A	N/A	195.85	N/A	N/A
Members / Full-Time Empl.	360.32	359.26		368.34	N/A	N/A	375.20	N/A	N/A
Avg. Shares Per Member	\$8,384	\$10,032		\$11,202	N/A	N/A	\$10,989	N/A	N/A
Avg. Loan Balance	\$13,729	\$11,138		\$4,383	N/A	N/A	\$4,700	N/A	
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694		\$84,802	N/A	N/A	\$88,267	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing			· · · · · · · · · · · · · · · · · · ·		•	<u>"</u>			

^{*} Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing

4. Historical Ratios

^{**}Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

² For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

		Asse	ets						
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	175,050,031	255,759,769	46.1	239,887,867	-6.2	285,342,191	18.9	252,789,424	-11.4
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	156,891,558	377,611,421	140.7	384,032,662	1.7	173,850,356	-54.7	243,854,591	40.3
Cash on Deposit in a Federal Reserve Bank	407,143,384	1,103,216,693	171.0	1,837,007,643	66.5	335,073,334	-81.8	480,979,979	43.5
Cash on Deposit in Other Financial Institutions	386,712,285	536,953,877	38.9	388,651,377	-27.6	181,692,118	-53.3	147,214,717	-19.0
Total Cash on Deposit	950,747,227	2,017,781,991	112.2	2,609,691,682	29.3	690,615,808	-73.5	872,049,287	26.3
Time and Other Deposits ⁴	564,160,483	670,306,142	18.8	665,259,948	-0.8	560,682,978	-15.7	487,765,334	-13.0
TOTAL CASH AND DEPOSITS	1,689,957,741	2,943,847,902	74.2	3,514,839,497	19.4	1,536,640,977	-56.3	1,612,604,045	4.9
INVESTMENT SECURITIES								. , ,	
Equity Securities	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	162,478,246	-20.3
Trading Debt Securities	0	77,823,105	N/A	86,878,088	11.6	0	-100.0	0	N/A
Available-for-Sale Debt Securities	0	2,460,987,213	N/A	3,127,880,404	27.1	3,262,394,999		2,746,734,819	-15.8
Held-to-Maturity Debt Securities	0	149,746,599	N/A	159,523,399	6.5	401,189,174		371,926,039	-7.3
Allowance for Credit Losses on Investment Securities	0	0	N/A	0		0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	0	2,717,683,244	N/A	3,489,352,393	28.4	3,867,560,000		3,281,139,104	-15.2
OTHER INVESTMENTS		2,7 17,000,211	1477	0,100,002,000	20.1	0,001,000,000	10.0	0,201,100,101	- 10.2
Nonperpetual Contributed Capital	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	1,145,596	-14.1
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258		18,071,664	8.5
All Other Investments ²	129,396,209	116,726,946	-9.8	125,951,310		108,925,259		123,031,842	13.0
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913		142,249,102	12.1
LOANS HELD FOR SALE	73,318,768	103,031,142	40.5	223,975,538		14,949,299		40,480,146	170.8
LOANS AND LEASES	73,310,700	100,001,142	40.0	220,310,000	111	14,545,255	-30.0	40,400,140	170.0
Consumer Loans (Non-Residential, Non-Commercial)	6,082,348,892	6,267,862,650	3.1	6,719,937,946	7.2	8,341,176,345	24.1	8,708,214,990	4.4
1- to 4-Family Residential Property Loans/Lines of Credit ³	3,753,071,202	4,398,425,065	17.2	4,483,255,176	1.9	5,307,522,860		5,905,268,744	11.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	159,124,770	78,256,660		83,391,886		69,167,974	-	55,413,113	
,	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121		770,022,178	-0.4
Commercial Loans/Lines of Credit Real Estate Secured 3	55,667,755	60,088,700	7.9	69,108,532		125,889,803		120,994,017	-3.9
Commercial Loans/Lines of Credit Not Real Estate Secured 3									
TOTAL LOANS & LEASES (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,559,913,042	6.5
CREDIT LOSSES ON LOAN & LEASES)	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,651,896)	12.3	(135,724,544)	41.9
OTHER ASSETS									
Foreclosed and Repossessed Assets ¹	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,606,533	19.8
Land and Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548		429,814,852	1.4
Other Fixed Assets			9.5						
	63,506,315	69,564,187		67,975,350	-2.3	69,810,464	 	66,412,147	-4.9
NCUA Share Insurance Capitalization Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046		177,662,132	0.5
Intangible Assets	2,074,050	1,825,754	-12.0	1,582,360		79,528,188		82,849,187	4.2
Other Assets	376,064,793	481,096,382	27.9	472,847,728	-1.7	549,511,408		543,314,442	-1.1
TOTAL ACCETS	949,484,201	1,090,012,828	14.8	1,110,991,169	1.9	1,304,878,093		1,306,659,293	0.1
TOTAL ASSETS	15,108,176,015	18,274,061,712			11.7	21,372,156,489		21,807,320,188	2.0
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
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Other Real Estate Owned prior to 2004									

² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

5. Assets

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
12/12/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group: A	II * Repo	rting_State = 'MO' * Ty	pe Inclu	ded: Federally Insured	State
·	Count	of CU in Peer Group :		•		 	•		
		-							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	340,910,968	4.1
Liabilities ³	190,070,321	303,777,700	00.2	234,37 1,030	-10.7	327,300,304	20.0	340,910,900	4.1
Accrued Dividends and Interest Payable	17572909	16752124	-4.7	15431309	-7.9	15508657	0.5	22025620	42.0
Other Borrowings	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	1,114,751,758	36.6
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	0	N/A	222,040	N/A
Exposures	U	U	IN/A	U	IN/A	U	IN/A	222,040	IN/A
SHARES AND DEPOSITS									
Share Drafts	2,649,925,821	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5	4,324,272,264	0.1
Regular Shares	4,253,585,211	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1	6,211,722,588	-7.3
Money Market Shares	2,950,187,599	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9	3,916,129,557	-8.2
Share Certificates	2,043,957,007	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9	3,063,430,187	38.9
IRA/KEOGH Accounts	838,072,010	866,138,550	3.3	863,467,134	-0.3	841,739,368	-2.5	858,992,152	2.0
All Other Shares ¹	50,707,289	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0	83,213,708	19.7
Non-Member Deposits	78,947,541	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3	115,875,981	-2.9
TOTAL SHARES AND DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,573,636,437	0.3
TOTAL LIABILITIES ⁴	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	20,051,546,823	1.9
EQUITY:									
Undivided Earnings ⁶	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,938,175	20.5	1,908,483,567	3.4
Other Reserves	312,528,626	339,125,714	8.5	369,606,630	9.0	179,165,641	-51.5		-3.6
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	, ,	-19.2
Equity Acquired in Merger	20,435,233	20,687,868	1.2	23,283,740	12.5	24,899,919	6.9	· ·	11.4
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0		N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233	-98.0	85,091	107.5	2,814,254			21.7
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A	-,	N/A	-
Accumulated Unrealized Losses for OTTI (due to other factors) on			NI/A		NI/A		400.0		N1/A
HTM Debt Securities	0	0	N/A	-11,271	N/A	0	100.0	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-333,010,026	-1.4
Debt Securities ⁵	3,399,942	20,247,030	730.6	-32,439,019	-214.9	-320,314,000	-912.1	-333,010,020	-1. 4
Other Comprehensive Income	-40,242,606	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8	-33,092,200	5.9
Net Income	0	0	N/A	0	N/A	0	N/A	9,556,335	N/A
EQUITY TOTAL	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,244	-8.8	1,755,773,365	3.9
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,807,320,188	2.0
TOTAL NET WORTH	1,640,409,277	1,763,983,145	7.5	1,930,294,501	9.4	2,055,760,127	6.5	2,148,414,450	4.5
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOO	SHs, AND NONMEMBER	SHARES FOR SHORT FO	RM FILERS						
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	on-Trading Derivative Liab	pilities"							
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
5 Includes accumulated unrealized gains / losses on AFS securities and AFS de									
⁶ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	nt*						
Return to cover		For Charter :							
12/12/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Report	ing State = 'MO' * Ty	pe Includ	ed: Federally Insure	d State
·	Count o	f CU in Peer Group :		•	-	<u> </u>		,	
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INTEREST INCOME YEAR-TO-DATE								-	
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	581,896,858	31.4
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(178,285)	-55.2
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	110,878,124	+
Other Interest Income ¹	1,886,143	12,244,594	549.2	N/A		6,198		62,440	1,243.2
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	692,659,137	+
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	121,539,983	133.0
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	33,421,423	
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	51,989,134	+
TOTAL INTEREST EXPENSE	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	206,950,540	+
NET INTEREST INCOME	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	485,708,597	+
Description for Lorent Condition of Table Conditions from the				, ,				, ,	
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,697,755	82.6	63,761,276	90.2
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,748,234	9.1	104,239,464	1.6
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	167,373,024	-5.8
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	1,860	220,311	######	11,333,102	5,044.1	-27,164,116	-339.7	7,681,214	137.7
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	12,622,918	4,015,688	-68.2	3,253,244	-19.0	110,277	-96.6	-5,723,073	
Gain (Loss) on Derivatives	5,849,973	6,564,646	12.2	723,489	-89.0	-1,264,612	-274.8	1,129,601	+
Gain (Loss) on Disposition of Fixed Assets	1,800,200	-538,302	-129.9	-869,182	-61.5	-251,302	71.1	340,897	+
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		6,942,510		745,345	+
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-6,773		-144,844	
Gain from Bargain Purchase (Merger)	0	0	N/A	145,618	N/A	0	-100.0	0	,, .
Other Non-interest Income	6,115,471	2,008,815		3,574,714	78.0	5,028,155	40.7	3,093,503	_
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	278,735,131	4.1
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354	335,727,716	9.5	362,815,194	8.1	380,718,100	4.9	298,231,577	
Travel, Conference Expense	5,769,374	4,445,052	-23.0	4,289,370	-3.5	6,624,710	54.4	6,711,212	1
Office Occupancy	41,372,126	43,330,443	4.7	45,588,061	5.2	47,358,129	3.9	36,843,968	
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	113,956,923	5.4
Educational and Promotion	26,559,082	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9	32,165,900	16.0
Loan Servicing Expense	41,551,900	47,572,883	14.5	53,056,023	11.5	53,521,514	0.9	41,599,725	
Professional, Outside Service	47,027,923	51,792,528	10.1	56,759,534	9.6	64,635,850	13.9	52,395,145	+
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	130,675	
Operating Fees	1,919,248	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9	1,781,317	
Miscellaneous Non-Interest Expense	28,031,313	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9	26,822,932	12.3
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	610,639,374	6.0
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,373	35.5	125,618,499	-23.4	90,043,078	-4.4
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* All Income/Expense amounts are year-to-date while the related % change ratio									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to	12/31/20, this includes Unre	ealized Gain (Loss) due to	change in	fair value of Equity and T	rading Debt S	ecurities.	7	.IncExp	

		Loans							
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	II * Repo	orting State = 'MO' * T	ype Includ	ded: Federally Insured	State
·	Count o	of CU in Peer Group :						<u> </u>	
		•							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	467,090,950	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	45,630,070	
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	466,493,758	11.6
New Vehicle Loans	1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	2,063,638,392	
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	5,057,463,132	4.9
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	558,462	-13.9
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	607,340,226	6.0
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,293,882,398	8.8
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,611,386,346	18.3
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	55,413,113	-19.9
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	770,022,178	-0.4
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	120,994,017	-3.9
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,559,913,042	6.5
LOANS GRANTED									
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,466,400	-4.9	772,887	-47.3
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	4,530,585,247	-41.4
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0
Credit Builder	26	25	-3.8	12	-52.0	13	8.3	13	0.0
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	######	32,344,594	-67.6	3,544,078	-89.0	1,486,798	-58.0
SBA Guaranteed Portion	89,624	92,719,520		22,545,318	-75.7			1,356,507	
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995			-68.2			614,390	
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0
Other Government Guaranteed Guaranteed Portion	0	12,064,663			4.9			0	-100.0
Commercial Loans		, ,		, ,		, = =, = =			
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	7,186,169	111.7
SBA Commercial Loans Guaranteed Portion	3,899,500	3,303,479			-25.1	2,671,401	8.0	6,460,703	
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0,555,110	N/A		N/A			13,581,861	434.2
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	<u> </u>	N/A		N/A			13,412,140	
# Means the number is too large to display in the cell			,, (1, 11 3,51 0	1 1// (2,010,000		8. Loans	1. 5.0

		Delinquent Loan Info	ormation						
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A			_	Nation * Peer Group: A	III * Repo	orting_State = 'MO' * Ty	pe Includ	ded: Federally Insured	State
	Count	of CU in Peer Group :	N/A						
	D	D	0/ 01	D	0/ 01	D	0/ 01	0 0000	0/ 01
DELINOUENCY CUMMA DV. ALL LOAN TVDEC	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	404.004.050	04 457 070	20.0	00.040.077	F 2	424 420 202	40.0	444 000 700	0.0
30 to 59 Days Delinquent	124,061,856 N/A	84,157,272			5.3		48.3	141,996,768	8.0 18.0
60 to 89 Days Delinquent ¹		N/A		N/A		33,574,045		39,622,644	66.2
90 to 179 Days Delinquent ¹	54,830,599	45,224,957			-5.5			46,961,787	
180 to 359 Days Delinquent	11,247,026	7,652,710		-	-22.4	12,525,522	111.0	16,986,249	35.6
> = 360 Days Delinquent	5,439,618	5,011,554			-0.4	3,010,720	-39.7	2,487,836	-17.4
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221			-7.3		44.2	106,058,516	37.1
% Delinquent Loans / Total Loans	0.68	0.51			-12.3			0.68	28.8 58.0
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	59,809,384	58.0
COMMERCIAL LOAN DELINQUENCY RATIOS ¹	4.50	0.00	07.0	4.00	00.0	0.00	F4.4	0.00	000.0
% Comm Lns > = 30 Days Delinquent	1.58	0.99			23.6			2.39	299.3
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	1.78	484.5
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans	4 450 000	2 202 502	00.0	0.007.000	0.4	4 500 404	20.0	7.070.450	70.0
30 to 59 Days Delinquent	4,452,833	3,293,500	+	, ,	0.1	4,592,461	39.3	7,973,452	73.6
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	40.0	2,067,076		2,633,984	27.4
90 to 179 Days Delinquent ¹	4,396,823	3,334,923			-16.3	, ,	-20.3	3,537,914	59.1
180 to 359 Days Delinquent	300,278	151,295		· ·	-73.9	· ·	123.1	274,969	211.6
> = 360 Days Delinquent	88,309	91,674			-36.2	•	-59.5	10,854	-54.2
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892			-19.2	, ,	52.4	6,457,721	46.7
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	1.38	43.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	,.		N/A		-	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	0	0			N/A		-	0	N/A
180 to 359 Days Delinquent	0	0			N/A		,	0	N/A
> = 360 Days Delinquent	0	0	,,		N/A		N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0				N/A			0	·
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans				100.004					
30 to 59 Days Delinquent	345,615	320,685	+	,	55.3	·		1,067,148	187.3
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		69,693		62,194	-10.8
90 to 179 Days Delinquent ¹	352,621	404,847			-87.5	•		22,761	-72.0
180 to 359 Days Delinquent	10,145				N/A	· ·		0	-100.0
> = 360 Days Delinquent	0	0	,,		N/A		,,	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	84,955	-44.6
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non- Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.19	-48.1
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	

	Doling	ıent Loan Informati	on (conti	nuod)					
Return to cover	Deililqt	For Charter:	, , _	lueu)					
12/12/2023		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	\II * Dono	rting State - 'MO' * T	vno Inclu	dod: Endorally Inquired	d State
reer Group. N/A	Count of	CU in Peer Group :		Nation Peer Group.	лі керо	rung_state - MO 1	ype mciu	ded. Federally illsured	Jule
	Count of	CO III Peer Group	IN/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
DELINQUENT LOANS BY CATEGORY (continued)	Dec-2019	Dec-2020	/ ₀ City	Dec-2021	∕₀ City	Dec-2022	∕₀ City	3ep-2023	// City
All Other Unsecured Loans/Lines of Credit									
	N/A	N/A		N/A		4 GEO 201		4 220 425	6.6
30 to 59 Days Delinquent						4,650,301		4,329,135	_
60 to 89 Days Delinquent ¹	N/A	N/A	-	N/A		1,906,206		2,090,957	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		2,241,898		3,109,524	
180 to 359 Days Delinquent	N/A	N/A		N/A		264,980		400,267	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		64,275	+
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A	1	N/A		4,455,067		5,665,023	27.2
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other	N/A	N/A		N/A		1.07		1.21	13.9
Unsecured Loans/Lines of Credit %									
New Vehicle Loans	10.055.000	10 700 50	00.0	0.700.400		45 553 653	50.0	47.004.400	
30 to 59 Days Delinquent	16,255,880	10,768,591			-9.1	15,557,252		17,284,163	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		3,885,618		3,720,596	
90 to 179 Days Delinquent ¹	6,903,799	5,367,942			-18.6	2,800,233		3,791,146	
180 to 359 Days Delinquent	744,085	612,624		625,186	2.1	618,351	-1.1	922,550	
> = 360 Days Delinquent	124,105	162,067			34.3	196,138		68,592	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633			-15.1	7,500,340		8,502,884	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.9	0.41	11.5
Used Vehicle Loans									
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,926,691	84.1	66,251,765	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		17,001,930		19,772,081	16.3
90 to 179 Days Delinquent ¹	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,694	-7.8	18,989,438	30.6
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	7,837,649	33.5
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	991,007	223.6
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,724,377	108.9	47,590,175	26.2
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	0.94	20.2
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.79	19.3
Loans %	0.09	0.50	-10.0	0.43	-22.0	0.00	51.9	0.79	19.5
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	C	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		3,895,413		5,402,313	38.7
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,500,737		1,598,636	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		1,516,597		1,519,460	+
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		875,953	+
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		189,588	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A	-	N/A		4,120,994		4,183,637	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.69	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262			-32.3	63,645,550		67,791,072	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058				37,550,099		35,429,564	
# Means the number is too large to display in the cell	JU, 167, 167, JU	50,704,030	-0.5	01,124,010	-20.3	07,000,099	1.1	55,423,504	-5.0
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 17	O dava daliano						40 Dall	nquent Loans (con'	4\

D.C.			No. O		1		
Return to cover	ent 1- to 4-Family Re	esidential and Other For Charter		mercial Real Estate L	oans'		
12/12/2023		Count of CU					
CU Name: N/A		Asset Range					
Peer Group: N/A				Nation * Peer Group	All * Reporting State = 'MO' *	Type Included: Federally Insure	ed State
1 col Gloup. 147A	Count o	of CU in Peer Group		Mation 1 cci Oloup.	- Reporting_State - Ins	Type meladed. I ederally mount	Ca Otato
	Jount	or oo iii i eer oroup	. 11//				
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-2022	% Chg Sep-2023	% Cha
DELINQUENT REAL ESTATE LOANS BY CATEGORY	200 20 10	200 2020	/ /o o g	200 101 .	,,, e.i.g	7, C.i.g	,, o o g
Secured by a 1st Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A	\	N/A	27,360,982	27,452,598	0.3
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	5,271,307	6,209,516	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	3,709,785		
180 to 359 Days Delinquent	N/A	N/A	+	N/A	2,049,772	2,322,932	
> = 360 Days Delinquent	N/A	N/A		N/A	1,191,941	727,916	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >							
= 60 Days	N/A	N/A	\	N/A	12,222,805	13,579,622	11.1
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A	\	N/A	0.31	0.32	2.1
Secured by Junior Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A	\	N/A	6,823,921	6,857,322	0.5
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	1,487,527	1,429,729	-3.9
	N/A	N/A		N/A	737,832		85.6
90 to 179 Days Delinquent ¹ 180 to 359 Days Delinquent	N/A	N/A		N/A	618,829		
> = 360 Days Delinquent	N/A	N/A		N/A	714,731	435,604	-39.1
	IN/A	IN/F	\	IN/A	714,731	433,004	-39.1
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A		N/A	3,558,919	4,100,326	15.2
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days /	N/A	N/A		N/A	0.26	0.25	-2.6
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	IN/A	IN/F	`	N/A	0.20	0.25	-2.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinquent	N/A	N/A	١	N/A	624,142	17,577	-97.2
60 to 89 Days Delinquent ¹	N/A	N/A	١	N/A	111,575	0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A	١	N/A	228,118	0	-100.0
180 to 359 Days Delinquent	N/A	N/A	١	N/A	136,049	0	-100.0
> = 360 Days Delinquent	N/A	N/A	١	N/A	10,194	0	-100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	N/A	485,936	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	N/A	0.70	0.00	-100.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	N/A		N/A	16,267,660.00	17,679,948.00	8.7
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4- Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A		N/A	0.30	0.30	-2.0
# Means the number is too large to display in the cell							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	delinquent.					11. Delinquent RE Loans	

		Dalimanant Cammanaial Las			
Deturn to cover		Delinquent Commercial Loa For Charter : N/A	ans		
Return to cover 12/12/2023		Count of CU : 90			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A			on: Nation * Peer Group:	All * Reporting State = 'MO' *	Type Included: Federally Insured
1 cor Group. 147A	Count	of CU in Peer Group : N/A	on realion recreations.	All Reporting_State = inio	Type merada. I ederany madred
	Dec-2019	Dec-2020 % C	hg Dec-2021	% Chg Dec-2022	% Chg Sep-2023 % Chg
	200 2010	70 0	9 200 202 .	70 CHg 200 ZOZ	7, ong
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY					
Construction and Development Loans					
30 to 59 Days Delinquent	N/A	N/A	N/A	659,186	0 -100.0
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	0	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	C	
180 to 359 Days Delinquent	N/A	N/A	N/A		
> = 360 Days Delinquent	N/A	N/A	N/A	395,752	
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A	N/A	395,752	
Construction and Development loans >= 60 Days / Total Construction and Development	IN/A	IN/A	IN/A	333,732	0 -100.0
loans %	N/A	N/A	N/A	0.36	0.00 -100.0
Secured by Farmland					
30 to 59 Days Delinquent	N/A	N/A	N/A		0 N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		
• • •	N/A	N/A	N/A		
90 to 179 Days Delinquent 180 to 359 Days Delinquent	N/A	N/A N/A	N/A N/A		
> = 360 Days Delinquent	N/A	N/A	N/A	0	
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A	N/A	0	
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A	N/A	0.00	0.00 N/A
Secured by Multifamily					1 221 122
30 to 59 Days Delinquent	N/A	N/A	N/A	321,907	
60 to 89 Days Delinquent	N/A	N/A	N/A	C	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	C	
180 to 359 Days Delinquent	N/A	N/A	N/A	1,224,465	
> = 360 Days Delinquent	N/A	N/A	N/A	С	
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A	N/A	1,224,465	
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	N/A	0.64	0.00 -100.0
Secured by Owner Occupied, Non-Farm, Non-Residential Property					
30 to 59 Days Delinquent	N/A	N/A	N/A	6	,, ,, ,
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	C	101,001
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	39,547	9,237,215 ######
180 to 359 Days Delinquent	N/A	N/A	N/A	C	0 N/A
> = 360 Days Delinquent	N/A	N/A	N/A	C	0 N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A	39,547	9,338,569
Days	IN/A	IN/A	IN/A	39,547	9,336,309
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del					
/ Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A	0.02	4.00 ######
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		24/2			1 101 000
30 to 59 Days Delinquent	N/A	N/A	N/A	C	, - ,
60 to 89 Days Delinquent ¹	N/A	N/A	N/A	C	1,249,398 N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A	C	0=1,100
180 to 359 Days Delinquent	N/A	N/A	N/A	98,650	
> = 360 Days Delinquent	N/A	N/A	N/A	C	0 N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A	98,650	1,770,504 1,694.7
Days	14/74	11/73	19/7	30,000	1,770,004 1,094.7
# Means the number is too large to display in the cell					
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days de	linquent.				12. Del Comm Loans

Г		Delinquent Commerc	ial Loans				
Return to cover		For Charter :					
12/12/2023		Count of CU:					
CU Name: N/A		Asset Range :					
Peer Group: N/A				All * Rer	porting_State = 'MO' * Type Incl	uded: Federally Insu	red
1001 0100001 11111	Count	of CU in Peer Group :		741 1104	John J.	aucui i cuciung mou	
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)	Dec-2019	Dec-2020	% Chg Dec-2021	% Chg	Dec-2022 % Chg	Sep-2023	% Ch
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)							
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A		0.04	0.70	1,824.
Loans to finance agricultural production and other loans to farmers							
30 to 59 Days Delinquent	N/A	N/A	N/A		0	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		0	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		0	0	
180 to 359 Days Delinquent	N/A	N/A	N/A		0	0	
> = 360 Days Delinquent	N/A	N/A	N/A		0	0	-
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A	N/A		0	0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A	N/A		0.00	0.00	N//
Commercial and Industrial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		1,300,356	1,422,207	9.
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		162,062	754,199	365.
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		44,726	544,211	
180 to 359 Days Delinquent	N/A	N/A	N/A		80,502	3,103,863	3,755.
> = 360 Days Delinquent	N/A	N/A	N/A		12,313	0	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A	N/A		299,603	4,402,273	1.369.
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A	N/A		0.25		1,381.
Unsecured Commercial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		336,420	0	-100
60 to 89 Days Delinquent ¹	N/A	N/A			72,305	0	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		89,516	0	
180 to 359 Days Delinquent	N/A	N/A			481,407	382,827	
> = 360 Days Delinquent	N/A	N/A			101,407	002,027	-20.
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A			643,228	382,827	
	IN/A	IN/A	IN/A		043,228	302,021	-40.
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A	N/A		93.83	28.89	-69.
Unsecured Revolving Lines of Credit for Commercial Purposes		• * * *			2=5-		
30 to 59 Days Delinquent	N/A	N/A	N/A		8,788	0	
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		38,009	0	
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		0	0	
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A	N/A N/A	N/A N/A		4,357	0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A	N/A		42,366	0	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A	N/A		1.42	0.00	-100.
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A	N/A		2,743,611	15,894,173	479.
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non- Members %	N/A	N/A	N/A		0.31	1.78	484.
* Amounts are year-to-date and the related % change ratios are annualized.							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with lo	ans 60 - 179 days de	elinquent.				13. Del Comm Loans (c	on't)

Part			Loan Losses							
Count of CU Image MA Abuse Raping Count of CU Image MA Abuse Raping Count of CU Image MA Abuse Raping Count of CU Image Coun	Return to cover			1						
Column March Column Co										
Page Control										
Count of Cul n Paw Groups MA Dec-200 N-Cig Dec-2002 N-Ci					Nation * Peer Group:	ΔII * Ren	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
Dec. 2019 Dec. 2019 Dec. 2017 V. Chg Dec. 2021 V. Chg Dec.	1 oor Group.	Count of Cl			Tration 1 cci Group:	All Rep	orting_otate = mo	ypc mc	laaca. I cacrairy insur	ca State
COAN LOSS SUMMARY TOTAL FOR ALL LOAN TYPES		Sount or or	o iii i ooi oroup .	10/2						
COAN LOSS SUMMARY TOTAL FOR ALL LOAN TYPES		Dec-2019	Dec-2020	% Cha	Dec-2021	% Cha	Dec-2022	% Cha	Sep-2023	% Cha
Seal Design Changed Off Vision-Scholfer 12,884,88 54,287,103 27.3 40,886,977 22.6 51,081,087 33.2 50,088,770 32.5 50,088,770	LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)			7		70 2119		7.0 2.1.9	33F 2323	
Total canne Reconserned Years-Charles* ### CT LANGED CEPHS (\$5*)* ### CT LANGED CEPH	· ·	80.104.803	58.226.703	-27.3	45.087.971	-22.6	51.018.106	13.2	60.906.710	59.2
NET CHANGE OFFS (\$45)** NET CHANGE OFFS (\$45)** NET CHANGE OFFS (\$45)** NET CHANGE OFFS (\$45)** NET CHANGE CHANGE CH	•									
Net Charge-Offet / Average Losen's 1 Trade Delinquent canne & Year 4-o-Date Net Charge-Offs 1357550 15772-79										75.9
Total Definiquent Lanna & Yaran-to-Date Nett Charge-Offs (2014) 151 20308 361								+		
Combined Delinquency and Net Charge Off Ratio 1.34 0.51 32.3 0.66 23.6 0.79 13.4 1.05 77.	· · ·									
COAN LOSS SUMMARY BY LOAN TYPE	·			+				+		37.4
Unsecund Credit Card Lan Charged Off 12,27 10,573,731 20,000 10,0	· · ·			52.0	0.00	20.0	00			0111
Unecound Godif Card Los Roovered* 2,392,401 2,393,705 -0.4 2,393,005 10.0 2,003,810 3.4 1,147,405 -1.15 1,100		14.947.985	11.877.492	-20.5	9.624.588	-19.0	10.796.214	12.2	10.570.121	30.5
Unsecured Credit Card Net Charge Offs : Ang Oceal Card Loans" 2.555,494 9,94,277 2-44 6,789,389 7,893,494 15.8 15.0 2.49 37.4 PALS 1 and PALS II Charges Off (FOL) Only)" 0 0 0 NA	· ·									-11.5
Unsertuant Credit Card Net Charge Offs / Ang Defit Card Loans** PALS I and PALS I Charge Off (FOU Phy)* 0										46.2
PALS I and PALS IR Charged Off IFCU Only!* 0 0 0 NA 0 NA 0 NA 0 NA 0 NA PALS I and PALS IR Recovered (FCU Only!* 0 0 0 NA 0 NA 0 NA 0 NA 0 NA 0 NA 10 NA 0 NA	·									
PALS I and PALS I IN Charge Offic (DU Only)* O 0 0 NA 0 NA 0 NA 0 NA 0 NA 10	· ·	0	2.10		n			+	0	N/A
PALS I and PALS II No Charge Offs (PCU Orly)" A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I and PALS II No Charge Offs (Awy PALS I and PALS I Luans" (PCU Orly) A PALS I A PALS I A PALS I AND I A PALS I A PA	· · · · · · · · · · · · · · · · · · ·	0	0		0		0		0	
PALS 1 and PALS II Net Change Offs / Avg PALs 1 and PALS II Loans** (FCU Only) Non-Federalty Cuaranteed Student Loans Changed Off* 1,7200 1	, , , , , , , , , , , , , , , , , , , ,	0	0		0		0		0	
Non-Federally Guaranteed Student Leans Patograd Off* 17,000 47,11 174,		0.00	0.00		0.00		0.00		0.00	
Non-Federinal Couranteed Student Loans Recovered* 17,200	· · · · · · · · · · · · · · · · · · ·									
Non-Federally Guaranteed Student Loans Net Charge Offs / Avg Non-Federally Guaranteed Studen	·									
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans (Charge Offs / Avg Non-Federally Guaranteed Student Loans) 18,000 18,	·	· ·			·				,	
Student Loans** 10.77 10.70 19.50 10.75 10	·		· · · · · · · · · · · · · · · · · · ·							
All Other Unsecured Loans/Lines of Credit Recovered* N/A N/A N/B N/A N/B N/A		16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.19	16.0
All Other Unsecured Loans/Lines of Credit Recovered* N/A N/A N/A N/A N/A 10,724,983 3,479,388 63,479,388 34,793,888 34,793,889 34,000 34,00		N/A	N/A		N/A		15,093,982		14,671,484	29.6
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit* N/A New Vehicle Loans Charged Off* New Vehicle Loans Recovered* New Vehicle Loans Recovered* New Vehicle Loans Recovered* New Vehicle Loans Net Charge Offs* New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** New Vehicle Loans Net Charge Offs / Avg All Other Secure	All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989)		6.2
LoansLines of Credit*	All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		10,724,993		11,192,096	39.1
Loans Loans of Creating 1.00 1.	All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured	NI/A	NI/A		NI/A		2.64		2.27	27.0
New Vehicle Loans Recovered* 931,432 1,385,947 48.8 1,223,734 -11.7 1,761,751 44.0 1,935,710 46.8 46.8 4,985,952 2.8	Loans/Lines of Credit**									
New Vehicle Loans Net Charge Offs* 7,023,919 4,985,926 7,023,919 4,985,926 7,023,919 4,985,926 7,023,919 4,985,926 7,023,919 7,033,11 7,033,01 7,034,01 7,034	New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,762,251	-7.3	4,238,238	50.2
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans** Used Vehicle Loans Charged Off* 25,907,804 25,907,804 25,907,804 25,907,804 25,907,804 25,907,804 25,907,804 25,907,804 10,908,950 19,00 14,039,702 33,1 19,259,158 37,2 29,060,73,7 101,259,158 37,2 29,060,73,7 101,204,104,104,104,104,104,104,104,104,104,1	New Vehicle Loans Recovered*	931,432	1,385,947			-11.7	1,761,751		1,935,710	46.5
Used Vehicle Loans Charged Off	•	7,023,919	4,985,926	-29.0	2,836,203	-43.1	2,000,500	-29.5	2,302,528	53.5
Used Vehicle Loans Recovered* 3,951,751 5,533,158 40.0 5,580,408 0.9 6,473,466 16.0 7,796,206 60.6	· ·									29.4
Used Vehicle Loans Net Charge Offs Avg Used Vehicle Loans** 21,956,053 15,447,792 -29.6 8.459,294 -45.2 12,785,692 51.1 21,264,531 121.6	, and the second	25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,259,158	37.2	29,060,737	101.2
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans** 0.69							6,473,466			60.6
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans** 0.63 0.43 0.43 0.43 0.43 0.43 0.43 0.43 0.44 0.48.1 0.24 0.60 0.48.1 0.48.1 0.24 0.60 0.48.1			15,447,792							121.8
Leases Receivable Charged Off* 0 0 N/A 0 N	· ·		0.46		0.23				0.57	96.5
Leases Receivable Recovered* 0 0 0 N/A 0	· · ·	0.63	0.43		0.22		0.24		0.45	85.6
Leases Receivable Net Charge Offs* 0 0 0 N/A 0 N	<u> </u>	0	C		0		0		0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable** 0.00 0.00 N/A		0			0		0		0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off* All Other Secured Non-Real Estate Loans/Lines of Credit Recovered* All Other Secured Non-Real Estate Loans/Lines of Credit Recovered* All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs* All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs* All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other N/A All Other Secured Non-Real Estate Loans/Lines of Credit N/A N/A N/A N/A N/A N/A N/A N/A	· ·	0			0		0		0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered* All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs* All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other All Other Secured Non-Real Estate Loans/Lines of Credit* N/A N/A N/A N/A N/A N/A N/A N/	· · ·									N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs* N/A	·							+		
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit** FORECLOSED AND REPOSSESSED ASSETS Commercial Real Estate - Non-Commercial Vehicle - Non-Commercial Other - Non-Commercial N/A N/A N/A N/A N/A N/A N/A N/									· ·	
Secured Non-Real Estate Loans/Lines of Credit** N/A N/A N/A 0.34 143.6 FORECLOSED AND REPOSSESSED ASSETS Secured Non-Real Estate Loans/Lines of Credit** N/A	- V	N/A	N/A		N/A		755,831		1,497,919	164.2
Secured Non-Real Estate Loans/Lines of Credit** Secured Non-Real Estate N/A		N/A	N/A		N/A		0.14		0.34	143.6
Commercial N/A N/A N/A N/A 682,560 664,320 -2.7 Real Estate - Non-Commercial N/A N/A N/A N/A 1,820,233 756,631 -58.4 Vehicle - Non-Commercial N/A N/A N/A N/A 2,917,828 5,157,674 76.8 Other - Non-Commercial N/A N/A N/A N/A 92,818 27,908 -69.9 Total Foreclosed and Repossessed Assets 12,974,591 12,551,638 -3.3 4,058,135 -67.7 5,513,439 35.9 6,606,533 19.8 *Amounts are year-to-date while the related percent change ratios are annualized. N/A N/A N/A 5,513,439 35.9 6,606,533 19.8										
Real Estate - Non-Commercial N/A N/A N/A N/A 1,820,233 756,631 -58.4 Vehicle - Non-Commercial N/A N/A N/A N/A 2,917,828 5,157,674 76.6 Other - Non-Commercial N/A N/A N/A N/A 92,818 27,908 -69.9 Total Foreclosed and Repossessed Assets 12,974,591 12,551,638 -3.3 4,058,135 -67.7 5,513,439 35.9 6,606,533 19.8 *Amounts are year-to-date while the related percent change ratios are annualized. N/A N/A N/A -67.7 5,513,439 35.9 6,606,533 19.8		A I / A	X1/A		\$1/A		000 500		004.000	0.7
Vehicle - Non-Commercial N/A N/A N/A N/A 2,917,828 5,157,674 76.8 Other - Non-Commercial N/A N/A N/A N/A 92,818 27,908 -69.9 Total Foreclosed and Repossessed Assets 12,974,591 12,551,638 -3.3 4,058,135 -67.7 5,513,439 35.9 6,606,533 19.8 *Amounts are year-to-date while the related percent change ratios are annualized. 8 8 8 9							· · · · · · · · · · · · · · · · · · ·			
Other - Non-Commercial N/A N/A N/A N/A 92,818 27,908 -69.9 Total Foreclosed and Repossessed Assets 12,974,591 12,551,638 -3.3 4,058,135 -67.7 5,513,439 35.9 6,606,533 19.8 *Amounts are year-to-date while the related percent change ratios are annualized. 8 9<				_					· ·	
Total Foreclosed and Repossessed Assets 12,974,591 12,551,638 -3.3 4,058,135 -67.7 5,513,439 35.9 6,606,533 19.8 *Amounts are year-to-date while the related percent change ratios are annualized.										
*Amounts are year-to-date while the related percent change ratios are annualized.						67.7			· ·	
		12,974,091	12,551,638	-3.3	4,058,135	-01.1	5,513,439	35.9	0,000,033	19.8

		Indirect, Purchased	or Sold						
Return to cover		For Charter :							
12/12/2023		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				nion (FISCU) *					
l ool oloup. Nav.	Count	of CU in Peer Group :							
	- Count	or oo mir oor oroup.	10/1						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INDIRECT LOANS OUTSTANDING			J		J		3		
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,933,164,174		4,384,417,556	11.5
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		105,054,636	19.6
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		10,040,371	-63.9
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		218,347,326	16.0
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,237,062,683	49.1	4,717,859,889	11.3
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.99	22.6	30.32	4.6
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,959,909	112.2	45,220,646	25.8
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79	0.73		0.60	-17.9	0.85	42.4	0.96	
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,312,900	31.8	26,021,547	112.7
Indirect Loans Recovered*	3,655,981	4,274,716		4,501,775	5.3		25.4	7,542,100	
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3		35.4	18,479,447	131.0
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3		4.8	0.55	
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23	0.00	0.00	00.0	0.20		0.00		0.00	02.0
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	36,794,304	21.2
Loans Purchased from Other Sources*	6,797,872	12,496,701	83.8	37,633,629	201.1	62,914,670	67.2	18,812,949	
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	-11.4	0.81	180.7	1.34	64.8	1.23	-8.1
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		7,077	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial	N/A	N/A		N/A		0.00		0.00	N/A
Loans Purchased Under 701.23%	,, .	,, .		, .		0.00			- · · · · ·
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	337,135,414	230.9
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745		1,938,111,817	-9.8		-48.1	531,771,792	
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8		-36.9	94,526,831	-55.8
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		416,053,359	
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097		7.1	4,752,192,282	4.3	4,970,023,993	4.6	5,013,445,976	
* Amounts are year-to-date while the related %change ratios are annualized.	, ,,	, , , , , , , , , , , , , , , , , , , ,		, , , , , , , , , , , , , , , , , , , ,		, , , , , , , , ,	-	, , -,	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						,	15. Indired	t, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: A	All * Repo	orting_State = 'MO' * T	ype Incli	ded: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		469,718,038		405,507,741	-13.7
Non-Federally Guaranteed Student Loans	11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	8,179,007	6.2
1- to 4-Family Residential Property	83,764,252	94,563,174	12.9	78,339,957	-17.2	64,459,206	-17.7	81,098,178	25.8
Commercial Loans (excluding Construction & Development)	72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	155,034,391	12.8
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	18,171,020	-60.2
All Other Participation Loans	72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	18,420,831	1.7
TOTAL PARTICIPATION LOANS OUTSTANDING	309,359,699	408,036,232	31.9	597,933,099	46.5	743,035,088	24.3	686,411,168	-7.6
Participation Loans Outstanding / Total Loans %	2.94	3.59	22.0	4.98	38.7	5.08	2.2	4.41	-13.2
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	134,686,404	186,016,431	38.1	326,578,487	75.6	355,909,398	9.0	97,711,026	-63.4
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.48	2.58	4.1	4.31	67.0	4.60	6.8	2.16	-53.1
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	4,760,980	-92.7
%Participation Loans Sold YTD / Total Assets**	0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.03	-92.8
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,124,885	1,851,949	64.6	446,186	-75.9	975,142	118.6	2,029,323	108.1
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		0.14		0.33	126.5
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	2,634,299	72.2
Participation Loans Recovered*	157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	1,397,852	69.6
Participation Loan Net Charge Offs *	825,469	878,465	6.4	445,524	-49.3	941,001	111.2	1,236,447	75.2
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.30	0.24	-18.4	0.09	-63.8	0.14	58.4	0.23	64.4
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

1- to	4-Family Residential P	roperty and All Other (Non-Cor	nmercial) Real Estate Loans				
Return to cover	4-1 dillily Residential I	For Charter :		Innercial) Real Estate Louis				
12/12/2023		Count of CU :						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: All * Re	orting_State = 'MO' * Tyr	e Includ	led: Federally Insured S	tate
	Count	of CU in Peer Group :						
	Dec-2019	Dec-2020	% Chg	Dec-2021 % CI	ng Dec-2022	% Chg	Sep-2023	% Chg
1- to 4-Family Residential Property Loans								
Secured by 1st Lien								
Fixed Rate > 15 years	N/A	N/A		N/A	1,860,071,724		1,912,577,851	2.8
Fixed Rate 15 years or less	N/A	N/A		N/A	928,177,146		838,418,851	-9.7
Balloon/Hybrid > 5 years	N/A	N/A		N/A	385,714,040		414,252,012	7.4
Balloon/Hybrid 5 years or less	N/A	N/A		N/A	344,740,239		630,914,608	83.0
Adjustable Rate	N/A	N/A		N/A	426,227,269		497,719,071	16.8
Total Secured by 1st Lien	N/A	N/A		N/A	3,944,930,418		4,293,882,393	8.8
Secured by Junior Lien								
Closed-End Fixed Rate	N/A	N/A		N/A	189,043,964		249,896,745	32.2
Closed-End Adjustable Rate	N/A	N/A		N/A	14,895,313		36,728,243	146.6
Open-End Fixed Rate	N/A	N/A		N/A	16,595,476		7,354,583	-55.7
Open-End Adjustable Rate	N/A	N/A		N/A	1,142,057,687		1,317,406,773	15.4
Total Secured by Junior Lien	N/A	N/A		N/A	1,362,592,440		1,611,386,344	18.3
All Other (Non-Commercial) Real Estate								
Closed-End Fixed Rate	N/A	N/A		N/A	26,185,642		9,466,912	-63.8
Closed-End Adjustable Rate	N/A	N/A		N/A	28,377,059		34,721,175	22.4
Open-End Fixed Rate	N/A	N/A		N/A	864,738		1,566,853	81.2
Open-End Adjustable Rate	N/A	N/A		N/A	13,740,537		9,658,173	-29.7
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A	69,167,976		55,413,113	-19.9
Total 1- to 4-Family Residential Property Loans and All Other (Non-	N/A	N/A		N/A	5,376,690,834		5,960,681,850	10.9
Commercial) Real Estate	IN/A	IN/A		IN/A	3,370,030,034		3,300,001,030	10.5
1- to 4-Family Residential Property Loans Granted YTD								
Secured by 1st Lien Granted YTD								
Fixed Rate > 15 Years*	N/A	N/A		N/A	984,206,960		567,877,876	-23.1
Fixed Rate 15 Years or less*	N/A	N/A		N/A	228,045,229		62,740,448	-63.3
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A	237,165,749		79,929,948	-55.1
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A	225,161,714		302,523,685	79.1
Adjustable Rate*	N/A	N/A		N/A	165,525,825		115,355,153	-7.1
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A	1,840,105,477		1,128,427,110	-18.2
Secured by Junior Lien Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	135,787,346		76,229,592	-25.1
Closed-End Adjustable Rate*	N/A	N/A		N/A	1,911,251		6,556,032	357.4
Open-End Fixed Rate*	N/A	N/A		N/A	5,779,655		1,985,097	-54.2
Open-End Adjustable Rate*	N/A	N/A		N/A	595,599,922		322,796,699	-27.7
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A	739,078,174		407,567,420	-26.5
All Other (Non-Commercial) Real Estate Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	20,612,047		3,064,030	-80.2
Closed-End Adjustable Rate*	N/A	N/A		N/A	12,315,075		7,192,050	-22.1
Open-End Fixed Rate*	N/A	N/A		N/A	1,828,567		1,200,000	-12.5
Open-End Adjustable Rate*	N/A	N/A		N/A	14,227,827		657,375	-93.8
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	48,983,516		12,113,455	-67.0
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	2,628,167,167		1,548,107,985	-21.5
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956 11	.9 27,207,110	82.4	27,252,978	0.2
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A	1,877,946,817		2,358,684,804	25.6
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665 42	.5 41,871,917	51.0	53,152,700	26.9
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61 6	.8 0.20	-67.8	0.24	24.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.84		-13.8		.0 2.04	-68.3		21.5
* Amounts are year-to-date while the related %change ratios are annualized								
`							17. RE Loans	

	Real E	state (Non-Commercia	al) Loan	Losses					
Return to cover		For Charter :							
12/12/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				Nation * Peer Group: /	All * Repo	orting State = 'MO' * T	vpe Includ	led: Federally Insured	State
·	Count	of CU in Peer Group :		<u> </u>	•		j. 	,	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE								-	
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		54,330		145,314	256.6
First Lien single 1- to 4-Family Residential Property Loans Recovered*									
First Lieff single 1- to 4-Family Residential Property Loans Recovered	N/A	N/A		N/A		22,713		58,025	240.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge									
Offs*	N/A	N/A		N/A		31,617		87,289	268.1
First Lien single 1- to 4-Family Residential Property Loans Net Charge									
Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**									
	N/A	N/A		N/A		0.00		0.00	230.0
Junior Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		169,384		170,127	33.9
Junior Lien single 1- to 4-Family Residential Property Loans									
Recovered*	N/A	N/A		N/A		405,948		70,882	-76.7
Junior Lien single 1- to 4-Family Residential Property Loans Net	NI/A	NI/A		NI/A		000 504		00.045	455.0
Charge Offs*	N/A	N/A		N/A		-236,564		99,245	155.9
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg Junior Lien single 1- to 4-Family Residential	NI/A	NI/A		NI/A		0.00		0.01	445.0
Property Loans**	N/A	N/A		N/A		-0.02		0.01	145.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		40,382		3,425	-88.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	IN/A	IN/A		IN/A		40,302		3,423	-00.7
Recovered*	N/A	N/A		N/A		20,707		800	-94.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	IN/A	IN/A		IN/A		20,707		000	-34.0
Charge Offs*	N/A	N/A		N/A		19,675		2,625	-82.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	14// (14/7		14//		10,010		2,020	-02.2
Charge Offs / Avg All Other (Non-Commercial) Real Estate									
Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.01	-78.2
	. 77.	747.		1,,,,		3.00		3.0.	. 0.2
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real									
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus									
Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.00	
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no	annualizing)							18. RE Loan Losses	

		Commercial Loan In	formation					
Return to cover		For Charter						
12/12/2023		Count of CU						
CU Name: N/A		Asset Range						
Peer Group: N/A				Nation * Peer Group: All * R	eporting State = 'MO' *	Type Inc	cluded: Federally Insu	red
	Count	of CU in Peer Group			<u> </u>		,	
	Dec-2019	Dec-2020	% Chg	Dec-2021 % CI	ng Dec-2022	% Chg	Sep-2023	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)								
Construction and Development	29,506,613	51,106,543	3 73.2	77,712,858 52	.1 108,777,258	40.0	62,063,103	-42.9
Secured by Farmland	4,144,261	12,728,425	207.1	16,789,096 31	.9 15,901,645	-5.3	16,377,735	3.0
Secured by Multifamily	80,426,400	115,270,496	3 43.3	154,846,464 34	.3 190,738,359	23.2	206,630,099	8.3
Owner Occupied, Non-Farm, Non-Residential Property	178,143,579	180,550,429	1.4	177,552,851 -1	.7 187,769,629	5.8	233,223,170	24.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	180,080,824	211,190,050	17.3	233,574,894 10	.6 269,920,230	15.6	251,728,071	-6.7
Total Real Estate Secured Commercial Loans	472,301,677	570,845,943	3 20.9	660,476,163	.7 773,107,121	17.1	770,022,178	-0.4
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-								
MEMBERS)								
Loans to finance agricultural production and other loans to farmers	862,670	889,673		248,055 -72			293,379	-87.9
Commercial and Industrial Loans	53,273,192	56,634,781	6.3	66,895,058 18	.1 119,800,470	79.1	118,835,661	-0.8
Unsecured Commercial Loans	1,093,495	2,265,744	107.2	1,063,201 -53	.1 685,503	-35.5	1,325,052	93.3
Unsecured Revolving Lines of Credit (Commercial Purpose)	438,398	298,502	-31.9	902,218 202	.2 2,977,959	230.1	539,925	-81.9
Total Non-Real Estate Secured Commercial Loans	55,667,755	60,088,700	7.9	69,108,532	.0 125,889,803	82.2	120,994,017	-3.9
TOTAL COMMERCIAL LOANS:								
Commercial Loans to Members	474,471,166	538,121,400	13.4	610,344,727 13	.4 745,498,821	22.1	756,484,320	1.5
Purchased Commercial Loans or Participations to Nonmembers	53,498,266	92,813,243	73.5	119,239,968 28	.5 153,498,103	28.7	134,531,875	-12.4
Total Commercial Loans	527,969,432	630,934,643	3 19.5	729,584,695	.6 898,996,924	23.2	891,016,195	-0.9
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE								
Construction and Development	52	54	3.8	83 53	.7 78	-6.0	75	-3.8
Farmland	16			47 34				
Secured by Multifamily	187			314 26				11.2
Owner Occupied, Non-Farm, Non-Residential Property	395			421 -2				10.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	314				.6 433			5.3
Total Number of Real Estate Secured Commercial Loans	964				.7 1,303			8.0
Loans to finance agricultural production and other loans to farmers	24			7 -72	· ·		*	
Commercial and Industrial Loans	672		+	757 14		+		3.6
Unsecured Commercial Loans	38			22 -71				40.0
Unsecured Revolving Lines of Credit (Commercial Purpose)	51				.0 54			-14.8
Total Number of Non-Real Estate Secured Commercial Loans	785		+		.3 1,029			2.5
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	700	021	4.0	040 2	.5 1,028	, 22.0	1,000	2.0
Number of Outstanding Commercial Loans to Members	1,640	1,802	9.9	1,863	.4 2,139	14.8	2,285	6.8
Number of Outstanding Commercial Loans to Members Number of Outstanding Purchased Commercial Loans or Participation Interests to	1,040	1,002	3.3	1,000	2,100	14.0	2,200	0.0
Nonmembers	109	150	37.6	218 45	.3 193	-11.5	177	-8.3
Total Number of Commercial Loans Outstanding	1,749	1,952	2 11.6	2,081 6	.6 2,332	2 12.1	2,462	5.6
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	527,969,432			-	.6 898,996,924		· ·	
(Total Commercial Loans / Total Assets)%	3.49		+		.5 4.21			-2.9
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	3.49	3.40	-1.2	3.37	.5 4.21	17.7	4.09	-2.9
Member Commercial Loans Granted YTD*	217,359,822	184,883,315	5 -14.9	186,547,309	.9 245,148,557	31.4	122 002 450	-28.2
Purchased or Participation Interests to Nonmembers*	25,887,143			46,813,541			, ,	-20.2 -93.6
MISCELLANEOUS LOAN INFORMATION	25,007,145	39,110,633	5 51.1	40,013,341	.7 51,065,050	10.4	2,490,000	-93.0
	E 006 004	12 610 000	3 172.0	17,037,151 25	1 10 207 546	7.0	16 671 111	0.0
Agricultural Related Commercial Loans Outstanding Balance	5,006,931							-9.0 -7.4
Outstanding Agricultural Related Loans - Number	40			54 -10				
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	12,386,299				.8 32,242,492		, ,	35.0
Commercial Loans and Participations Sold -no servicing rights- YTD	1,600,000	16,425	-99.0	0 -100	.0 1,277,378	B N/A	0	-100.0
Total Member Business Loans - (NMBLB)								
(NMBLB / Total Assets)%	3.58	3.41	-4.8	3.30 -3	.3 3.73			-1.4
* Amounts are year-to-date and the related % change ratios are annualized.						19. Con	nmercial Loans	

		Commercial Loan I	osses						
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	III * Repo	orting_State = 'MO' * Ty	ype Includ	led: Federally Insured	l State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:								•	
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*	0	511,016	N/A	19,811	-96.123	195,097	884.8	0	-100
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*	30,800	2,950	-90.422	0	-100	19,500	N/A	4,535	-68.991
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*	(30,800)	508,066	1749.6	19,811	-96.101	175,597	786.4	(4,535)	-103.44
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg	,								
Commercial Loans/Lines of Credit Real Estate Secured**	-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00	-103.2
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*	233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	47,644	-45.467
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*	13,528	13,528	0	26,016	92.312	62,408	139.9	23,923	-48.889
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*	219,564	107,512	-51.034	143,708	33.667	54,081	-62.4	23,721	-41.517
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Not Real Estate Secured**	0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	0.03	-53.808
Total Commercial Loans/Lines of Credit Charge-Offs*	233,092	632,056	171.16	189,535	-70.013	311,586	64.4	47,644	-79.612
Total Commercial Loans/Lines of Credit Recoveries*	44,328	16,478	-62.827	26,016	57.883	81,908	214.8	28,458	-53.675
Total Commercial Loans/Lines of Credit Net Charge Offs*	188,764	615,578	226.11	163,519	-73.437	229,678	40.5	19,186	-88.862
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial									
Loans/Lines of Credit**	0.04	0.11	164.45	0.02	-77.373	0.03	17.3	0.00	-89.867
*Amounts are year-to-date while the related percent change ratios are annualized.	·							·	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							20. Comn	nercial Loan Losses	

		Investments							
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU:	90.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Inclu	ded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		3,038,803		3,383,426	11.3
Registered Investment Companies	N/A	N/A		N/A		167,765,241		122,109,036	-27.2
Other Equities	N/A	N/A		N/A		33,171,783		36,985,784	11.5
TOTAL EQUITY SECURITIES	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	162,478,246	-20.3
TRADING DEBT SECURITIES									21/2
US Government Obligations	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		0		0	N/A
All Other Trading Debt Securities	N/A	N/A		N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		170 657 067		150 212 701	12.0
US Government Obligations						172,657,967		150,312,701	-12.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A N/A	N/A N/A		N/A N/A		1,379,175,551		1,144,539,396	-17.0 -12.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments Federal Agency Securities - Non-Guaranteed	N/A	N/A N/A		N/A		1,910,914,594		1,664,102,857 0	-12.9 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A N/A		N/A		131,681		137,466	4.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		137,400	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		32,496,894		31,699,439	-2.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		65,587,489		51,516,113	-21.5
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A			N/A		17,531,884		26,290,762	50.0
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A			N/A		3,578,496,060		3,068,598,734	-14.2
AFS DEBT SECURITIES AT FAIR VALUE	IN/A	IN/A		IN/A		3,370,430,000		3,000,390,734	-14.2
US Government Obligations	N/A	N/A		N/A		168,022,067		146,649,761	-12.7
Federal Agency Securities - Guaranteed - Debt Instruments	N/A			N/A		1,279,305,250		1,053,859,177	-17.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A			N/A		1,708,884,612		1,446,243,556	-15.4
Federal Agency Securities - Non-Guaranteed	N/A			N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A			N/A		1,000,162		813,097	-18.7
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		27,803,627		27,043,059	-2.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		61,761,159		48,671,887	-21.2
All Other Available-for-Sale Debt Securities at Fair Value	N/A			N/A		15,622,622		23,454,282	50.1
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A			N/A		3,262,399,499		2,746,734,819	-15.8
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		Investments							
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU:	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A				tion * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inclu	uded: Federally Insur	ed State
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		8,506,189		4,661,428	-45.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,573,527		84,031,373	-15.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		242,746,751	-4.7
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		14,386,095	24.2
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,041,326	-0.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		21,643,246	4.2
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		3,415,820	-31.6
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		401,189,174		371,926,039	-7.3
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		8,395,234		4,583,272	-45.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		89,694,487		75,412,278	-15.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		198,762,714	-8.3
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		14,045,603	25.1
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		808,065	-0.3
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		20,843,389	6.0
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		3,500,000	-30.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		351,456,025		317,955,321	-9.5
Allowance for Credit Losses on Investment Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
(if ASC 326 has been adopted)	U	U	IN/A	0	IN/A	U	IN/A	U	IN/A
TOTAL INVESTMENT SECURITIES	98,204,197	2,717,683,244	2,667.4	3,489,352,393	28.4	3,867,560,000	10.8	3,281,139,104	-15.2
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296		1,334,396		1,145,596	
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	18,071,664	8.5
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,925,259	-13.5	123,031,842	13.0
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913	-12.2	142,249,102	12.1
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		487,567,337	-12.9
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		Investment Matur							<u> </u>
Return to cover		For Charter :							
12/12/2023		Count of CU:							ļ
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group: A	III * Report	ting_State = 'MO' * Ty	pe Includ	ed: Federally Insured S	State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION								242 242 222	
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		249,218,029	-1.1
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		191,322,308	-17.0
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		45,044,000	-39.0
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,983,000	-42.5
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		107.507.007	N/A
TOTAL TIME DEPOSITS	N/A	N/A		N/A		559,906,706		487,567,337	-12.9
EQUITY SECURITIES MATURITY DISTRIBUTION	0	0.405.047	N1/A	45 000 040	000.4	7,000,040	40.5	40 004 500	20.0
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	10,324,560	30.6
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	108,928,306	8,346.2
Total Equity Securities 3-5 yrs	0	0	N/A	00 202 555	N/A	24,170,668	N/A	26,721,442	10.6
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	13,120,512	-92.2
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,383,426	11.3
TOTAL EQUITY SECURITIES	0	0	N/A	0	N/A	203,975,827	N/A	162,478,246	-20.3
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	0	0	N1/A	00.004	NI/A		400.0	0	N1/A
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	_
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	
Total Trading Debt Securities 3-5 yrs	0	77 000 405	N/A	0 500 500	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION	0	0	N/A	0	N/A	0	N/A	0	N/A
	0	E70 404 40E	NI/A	255 526 445	27.7	FE4 770 400	FF 0	420 240 670	20.6
Total Available for Sale Debt Securities < 1 yr	0	570,401,425 1,006,353,571	N/A	355,536,115 796,017,013	-37.7 -20.9	551,772,462 973,777,568	55.2 22.3	438,240,678	-20.6
Total Available-for-Sale Debt Securities 1-3 yrs Total Available-for-Sale Debt Securities 3-5 yrs		492,226,056	N/A N/A		144.7		-22.7	1,001,413,335 693,505,262	-25.5
Total Available-for-Sale Debt Securities 5-5 yrs Total Available-for-Sale Debt Securities 5-10 yrs	0		N/A	1,204,634,478	91.4	931,407,002 791,003,371	8.9		-23.5
·		379,577,787	N/A	726,549,656	263.2	12,271,320	-72.8	597,545,045 13,876,993	13.1
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374		45,143,142 0					
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION	U	0	N/A	0	N/A	3,260,231,723	N/A	2,744,581,313	-15.8
Total Held-to-Maturity Debt Securities < 1 yr	0	24 502 746	NI/A	14,287,206	E 4 0	44 207 400	100.0	20.067.002	20.5
Total Held-to-Maturity Debt Securities 1-3 yrs	0	31,592,716 94,646,756	N/A	88,339,949	-54.8 -6.7	41,397,489 87,438,384	189.8	29,067,002	-29.8
Total Held-to-Maturity Debt Securities 1-5 yrs Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A N/A	45,842,390	127.1	36,785,734	-1.0 -19.8	87,085,839 53,605,125	-0.4 45.7
Total Held-to-Maturity Debt Securities 5-5 yrs Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	200,271,204	-13.0
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	234.3	7,592,257	137.0	4,050,776	-46.6
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	970,087	N/A	3,203,177	N/A	403,352,450	N/A	374,079,946	-7.3
OTHER INVESTMENTS MATURITY DISTRIBUTION	U	U	IN/A	0	IN/A	400,332,430	IN/A	374,079,940	-1.5
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,644,185	-46.5	36,186,223	10.9
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	94,168,373	13.8
Total Other Investments 1-5 yrs Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,418,760	6.3
Total Other Investments 5-5 yrs Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	1,871,170	-33.9
Total Other Investments 5-10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	5,604,576	24.0
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913	-12.2	142,249,102	12.1
TOTAL INVESTMENT MATURITY DISTRIBUTION	110,001,001	100,001,020	- 0.0	111,100,040	5.0	120,010,010	12.2	112,270,102	12.1
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,789,589	24.7	763,036,492	-13.9
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,482,918,161	7.8
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	823,294,589	-23.
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	814,790,931	-31.8
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,421,763	-46.6	26,915,771	-1.8
TOTAL INVESTMENT MATURITY DISTRIBUTION	2,486,342,544	3,480,297,690	40.0	4,206,570,711	200.1	4,554,382,619	8.3	3,910,955,944	-14.1
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								23. Investment Maturity	
							1		.1

	0	ther Investment Inf	ormation						
Return to cover		For Charter :							
12/12/2023		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Incl	uded: Federally Insur	ed State
·	Count of	CU in Peer Group :		•					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ^{/1}	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	237,408,251	-15.4
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		-633,472	
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-5,004,824	
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-84,777	
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-5,723,073	######
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	0	-100.0
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	0	N/A	30	N/A	0	-100.0
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value	0	0	N/A	0	N/A	0	N/A	N/A	
Derivatives Hedge	0		IN/A	0	IN/A		IN/A	IN/A	\
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	144,480,842	15.9
Recorded Value of Other Investments	5,718,824	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3	8,547,723	0.6
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		823,152		633,212	-23.1
Cash Surrender Value	N/A	N/A		N/A		9,604,128		12,633,063	31.5
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6	30,751,802	0.4
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,248,728	-2.6
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0	108,833,557	-3.7
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	32,214,623	10.1
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	328,077,275	6.0
					.			10	
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	497,502	2.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21		22	4.8	24		24	
Approved Mortgage Seller	20	21		22	4.8	22			
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0		0	-
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5		7	40.0
Investment Pilot Program	0	0		0	N/A	0			,,
Investments Not Authorized by FCU Act (SCU only)	2	2		0	-100.0	0			
Deposits and Shares Meeting 703.10(a)	0	0	,, .	0	N/A	0			,,
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	35	-2.8
¹ Prior to March 31, 2014, this item included investments purchased for employee bene	fit/deferred compensation	plans.							
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	LIQUIDITY - COMMIT	MENTS AND OFF-BA	ALANCE	SHEET EXPOSURES					
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Incl	uded: Federally Insu	red
	Count o	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	77,345,953	-26.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,048,756,692	6.2
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,362,398,166	-0.4
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	140,364,217	2.7
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	374,344,028	0.6
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	30,510,473	-3.7
Total Unfunded Commitments for Non Commercial Loans	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	2,956,373,576	2.1
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,231,218,261	2,551,650,413	14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,033,719,529	1.1
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A	,	N/A		68,337,070		500,517,227	632.4
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,692,225,303	-19.7
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		491,213,641	15.7
Financial Standby Letters of Credit	N/A	N/A		N/A		0		1,500,000	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		0	-100.0
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	94,526,831	-55.8
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	7,581,044	41.7
# Means the number is too large to display in the cell								25. LIQ - Comm and 0	OBS

LIQUIDITY - I	BORROWING ARRANGE	MENTS CONTINGE	NT LIABIL	ITIES AND SOURCE	S OF FU	INDS			
Return to cover		For Charter :	N/A						
12/12/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: /	All * Rep	orting_State = 'MO' *	Type Inclu	ıded: Federally Insur	red
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	431,878,400	10.2
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		1,970,432,697		2,791,858,856	41.7
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		337,161,335	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	215,090,860	0.1
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	, ,	-12.9	3,776,189,451	46.5
Draws Against Borrowing Capacity	, , , , , , , , , , , , , , , , , , , ,	,- ,,-		, , , , , ,		, , , , , , , , , , , , , , , , , , , ,			
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	6,751,175	-68.3
Natural Person Credit Unions	0	0		0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848		322,233,391	-26.1	895,516,029	177.9	1,033,278,539	
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	57,600,000	
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	16,922,044	
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	1,114,751,758	21.2
Assets Pledged to Secure Borrowing Capacity		, ,		. ,		, ,		, , ,	
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		99,322,443	24.6
Natural Person Credit Unions	N/A	N/A		N/A		0		200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		3,554,481,361	60.2
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	21/2	N.//A		11/4		07.004.070		400.070.070	204
Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		37,691,078		122,279,078	224.4
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		16,808,351	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-12.1	3,793,091,233	62.4
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	30	3.4
BORROWING MATURITY DISTRIBUTION									

	Sha	are and Membership I	nformatio	on					
Return to cover		For Charter :							
12/12/2023		Count of CU:	90						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Rep	orting_State = 'MO' * ⁻	Type Incl	uded: Federally Insur	ed State
	Count o	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
MEMBERSHIP:									
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,690,258	2.2
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	37,620,059	1.3
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.49	
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	2.95	4.9
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,319,058	3.9
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	17,496,305,672	3.0
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	795,065,129	-35.1
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	282,265,636	-7.7
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,573,636,437	0.3
NCUA INSURED SAVINGS									
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,363,698,887	12.5	1,139,083,498	-16.5
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	5,791,617	-50.4
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,375,377,189	13.1	1,144,875,115	-16.8
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,148,666,284	2.4	17,428,761,322	1.6
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	1,929,897	101.1
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	8,126,374	-24.7
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	590,091	N/A
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,375,845,014	32.2
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	354,206,388	6.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	15,362,765	20.3
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	933,577,567	-13.0
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6	7,057,502	-2.3
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	10	11.1
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	67,155,606	-2.7	91,686,618	36.5
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Member	rship

	T	Supplemental Infor	motion						
Return to cover		For Charter :							
12/12/2023		Count of CU:							
		Asset Range :		Nation * Peer Group: A	\II * Danartin	« Ctoto = 'MO' * T	una Inalii	dod. Codorolly Incurs	d Ctoto
Peer Group: N/A	Carret			Nation " Peer Group: A	Ali " Reportin	g_State = IVIO " I	ype includ	ded: Federally Insured	State
	Count	of CU in Peer Group :	N/A						-
	Dec 2040	Dag 2020	0/ Cha	Dec 2024	0/ Ch =	Dec 2000	0/ Cha	Com 2022	0/ Cha
CDANITO	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
GRANTS	200 700	4 704 057	538	0,000,000	249	204.000	0.5	7 470 550	2.502
Amount of Grants Awarded to your credit union, YTD	269,729	1,721,657		, ,		281,000		7,479,558	
Amount of Grants Received by your credit union, YTD	209,702	816,900	290	3,843,873	371	1,564,350	-59	3,784,543	142
EMPLOYEES:	4.445	4.040		4.000		4.007	4	4.007	
Number of Full-Time Employees	4,115			4,209	-1	4,367		4,397	
Number of Part-Time Employees	287	269	-6	236	-12	245	4	216	-12
BRANCHES:			_						<u> </u>
Number of CU Branches	324				0	315		320	
Number of CUs Reporting Shared Branches	29			21	-7	28		29	
Plan to add new branches or expand existing facilities	19	17	-11	13	-24	13	0	13	0
CUSO INFORMATION									
Value of Investments in CUSO	45,619,404	57,360,408			6	56,748,433		53,979,839	
CUSO Loans	6,936,811	3,584,109	-48	3,580,772	0	4,758,426		2,806,870	-41
Aggregate Cash Outlays in CUSO	31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,961,009	0
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
International Remittances	20	21	5	23	10	23	0	23	0
Number of International Remittances Originated YTD	4,250	3,800	-11	4,546	20	4,764	5	3,508	-26
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	67	0
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	29,720,392	9
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	. 0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	48	42	-13	45	7	43	-4	43	0
Vendor On-Line Service Bureau	45			46	-4	47		47	0
CU Developed In-House System	0	0	1		N/A	0	N/A	0	N/A
Services Offered Electronically							1 41 1	<u>-</u>	1.00
Account Aggregation	17	16	-6	14	-13	14	0	14	. 0
Bill Payment	63					60			
Download Account History	67	66			-2	67		68	
Electronic Signature Authentication/Certification	34			39		41		41	
e-Statements	71	70		69		69		70	
External Account Transfers	35			39		40		40	
Loan Payments	72			71	-1	71		71	
Member Application	43			44	2	46		48	
Merchant Processing Services	9	43	-11		0	40	0	40	1
Mobile Payments	34	38			5	o 41	3	o 41	0
New Loan	49			50	0	51		51	
New Share Account	27			30	3	32		34	+
	46			52				34 55	
Remote Deposit Capture	46	50	9	52	4	55	б	55	1
Type(s) of services offered:	\$1/A	3.1/4					25		
Informational Website	N/A			52		70			
Mobile Application	N/A			46		60			
Online Banking	N/A	N/A		50		72			
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Return to cover

12/12/2023 CU Name: N/A

Peer Group: N/A

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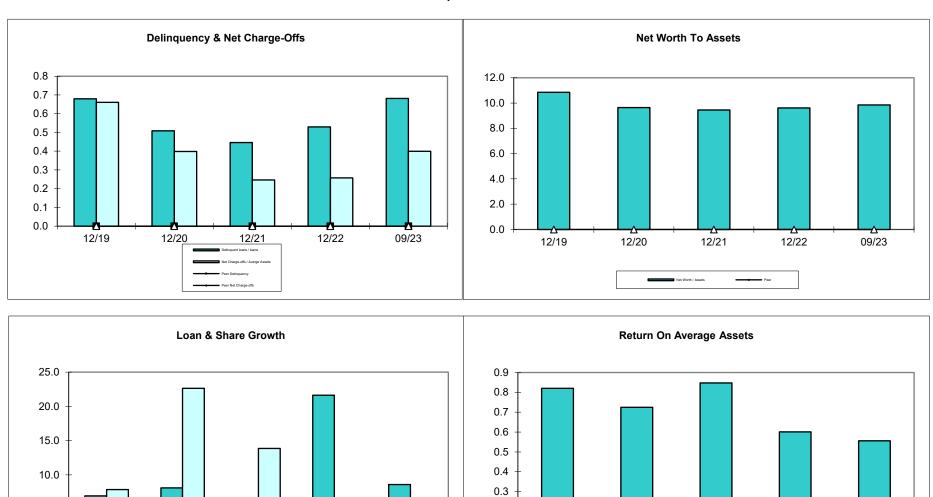
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12/19

Graphs 1 For Charter: N/A Count of CU: 90 Asset Range: N/A

Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A



0.2 0.1

0.0

12/19

12/20

Net Income / Average Assets (annualized)

12/21

12/22

Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

12/22

09/23

09/23

Return to cover

12/12/2023

CU Name: N/A
Peer Group: N/A

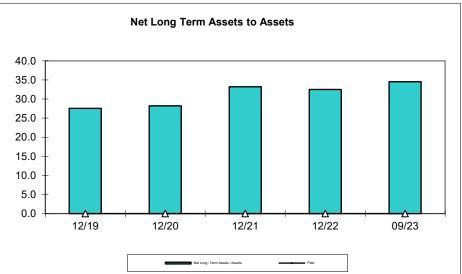
Graphs 2

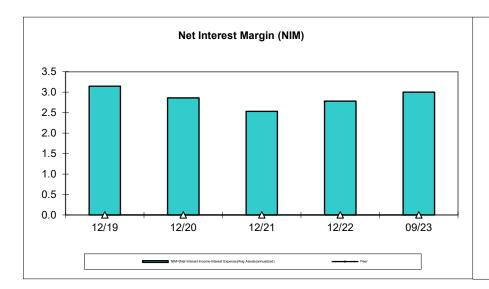
For Charter: N/A Count of CU: 90 Asset Range: N/A

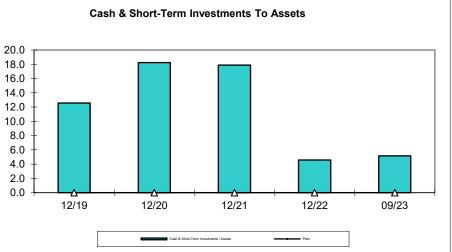
Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A









Cycle Date: December-2023
Run Date: 05/30/2024
Interval: Annual

Validated

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2 Key Ratios

3 Supplemental Ratios

4 Historical Ratios

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Liabilities, Shares & EquityIncome Statement

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11 <u>Delinquent Real Estate Loans</u>12 <u>Delinquent Commercial Loans</u>

Delinquent Commercial Loans 2

14 Loan Losses

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15 Indirect, Purchased or Sold

16 Participation Loans

17 Real Estate (Non-Commercial) Loans

Real Estate (Non-Commercial) Loan Losses

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Other Investment Information

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Supplemental Information

Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

 Count of CU :
 88

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Cummon, Einensiel In	formation	_					
Datum to cover		Summary Financial In		n					
Return to cover		For Charter : Count of CU :							
05/30/2024 CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Pana	rting State = 'MO' * T	vno Includ	od: Fodorally Incured	Stato
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Feet Group. 7	-iii itepu	Tung_State - MO T	ype meluu	eu. I euclany msureu	State
	Count	or co in reer Group.	11//						
	Dec-2019		% Chg		% Chg		% Chg	Dec-2023	% Chg
ASSETS:	<u>Amount</u>	<u>Amount</u>		<u>Amount</u>		<u>Amount</u>		<u>Amount</u>	
Cash & Other Deposits ¹	1,150,566,834	2,315,065,382			27.1	1,536,640,977	-47.8	1,683,376,768	9.5
<u>Total Investments</u>	2,486,342,544	3,480,297,690			20.9	3,994,475,913		3,340,106,057	-16.4
Loans Held for Sale	73,318,768					14,949,299		40,623,673	171.7
<u>Total Loans</u>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3
(Allowance for Loan & Lease Losses or Allowance for Credit	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7
Losses on Loans & Leases)	(74,000,020)	(09,024,040)	21.3	(03,170,002)	-5.2	(90,209,391)	13.1	(139,200,404)	44.7
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6
TOTAL ASSETS	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other	400.0=0.=0.4								
Liabilities ²	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	0	N/A	354,692	N/A
Exposures								·	
Borrowings Notes & Interest Payable	432,644,879				-26.7	816,077,551	150.3	1,238,183,308	51.7
Total Shares & Deposits	12,865,382,478					18,524,043,473		18,012,427,098	-2.8
TOTAL LIABILITIES ³	13,506,478,787		_					19,615,936,595	-0.3
Undivided Earnings	1,304,916,742							1,905,721,931	3.3
Other Reserves	296,780,486				-2.4	-156,771,931		-78,205,054	50.1
TOTAL EQUITY	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,516,877	8.2
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9
Provision for Loan/Lease Losses or Total Credit Loss	E7 070 007	E0 464 047	2.0	04 475 505	E0.0	4E 22E 2E0	05.0	06 244 240	00.5
Expense*	57,973,227	59,161,317	2.0	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	88	-2.2
* Income/Expense items are year-to-date while the related %change ratio	s are annualized.								
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investm	ents								
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and		Liabilities"							
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Depos									
								1. Summary	Financial

		Key R	Patios ⁵						
Return to cover		For Charter :							
		Count of CU:							
05/30/2024 CU Name: N/A									
Peer Group: N/A		Asset Range :		│ r Group: All * Reportin	a Stata - 'MO	' * Type Includ	adı Eadarallı İngurad	State Credit II	nion (EISCII)
reel Gloup. IVA	Count	of CU in Peer Group :		Group. All Reportin	g_State - IVIO	i ype iliciuu	ed. Federally illsured	State Credit U	ilioli (Fi3CO)
	Count	or co in Feer Group.	IV/A		Dec-2022			Dec-2023	
					200 2022			200 2020	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Dec-2023	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS					3			3	
Net Worth/Total Assets for Prompt Corrective Action ⁶	10.87	9.68	9.46	9.62	N/A	N/A	9.93	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83			N/A	10.50		N/A
Risk-Based Capital Ratio	N/A	N/A	N/A			N/A			N/A
GAAP Equity / Total Assets	10.60	9.47	9.08			N/A	8.52		N/A
Loss Coverage	15.13	10.91	9.10			N/A	15.49		N/A
Loss Goverage	10.10	10.51	3.10	12.00	IN/A	IN//A	10.43	IN/A	14/74
ASSET QUALITY RATIOS									
Delinguent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.78	N/A	N/A
Delinquent Loans / Net Worth	4.36	3.28	2.78			N/A	5.61	N/A	N/A
	0.66					N/A	0.45		N/A
Rolling 12 Month Net Charge Offs / Average Loans ²			0.23	0.20	N/A	N/A	1.25		N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.36								
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.04	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	8.05	7.53	9.43	6.47	N/A	N/A	3.44	N/A	N/A
Share Growth ¹	7.85	22.63	13.88	3.11	N/A	N/A	-2.76	N/A	N/A
Loan Growth ¹	6.94	8.11	5.63	21.64	N/A	N/A	4.35	N/A	N/A
Asset Growth ¹	7.95	20.95	11.71	4.69	N/A	N/A	0.34		N/A
Investment Growth ¹	8.86		24.72			N/A	-9.48		N/A
Membership Growth ¹	1.77	2.49	1.35			N/A	0.85		N/A
THOMESON POTONIA									
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.82	0.72	0.85	0.60	N/A	N/A	0.54	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.68	0.66	0.77	0.70	N/A	N/A	0.49	N/A	N/A
Non-Interest Expense / Average Assets ¹	4.26	4.01	3.72	3.68	N/A	N/A	3.77	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.40	0.35	0.13	0.22	N/A	N/A	0.40	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	71.13	N/A	N/A
Cash + Short-Term Investments / Assets ³	12.57	18.23	17.89		N/A	N/A	9.65		N/A
Cash + Short-Term Investments / Assets	12.57	10.23	17.09	0.71	IN/A	IN/A	9.03	IN/A	IN/A
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
³ This ratio relies on maturity distribution of investments reported per 5300 ins	tructions. Thus, the maturity	y distribution could be base	ed on the repricing interva	l and not the actual matur	ity of the investm	ent.			
⁴ Applicable for credit unions under \$500 million.	,		, 5						
⁵ The FPR was recently reorganized resulting in some ratios being relocated by	out not deleted. The ratio vol	are looking for may be or	n the Historical Ratios tab.						
⁶ The net worth ratio is calculated according to NCUA regulations part 702. The					r Facility and the	CFCL Transitio	n Provision, as applicable	. The calculation	may be found

⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.

		Supplemer	ntal Ratios**		
Return to cover		For Charter :			
05/30/2024		Count of CU:	88		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Pee	r Group: All * Reporting	g_State = 'MO' *
	Count of (CU in Peer Group :	N/A		
	Dec-2019	Dec-2020		Dec-2022	Dec-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	124.46	116.73
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94			1.31
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.54
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.99	30.21
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.08	4.25
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	2.09
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.15
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.12
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.34	1.03
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.88
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A			22.32
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A			17.09
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	49.21
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.45
Unused Commitments / Cash & ST Investments	117.53	76.61			149.88
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67		33.95	40.08
# Means the number is too large to display in the cell	00.70	07.07	30.31	55.55	+0.00
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
1 of outline Transings and 1 out Average Trailes are not calculated for eappiemental Trailes.				3. Supplemental Ratios	

Historical Ratios ³											
Return to cover		For Charter :									
05/30/2024		Count of CU:									
CU Name: N/A		Asset Range :									
Peer Group: N/A			Region: Nation * Peer	r Group: All * Reporti	ng State = 'MO'	* Type Inclu	ded: Federally Insure	d State Credit	Union		
Tool Gloup. 14/A				Group. All Roporti		Typo mola	dod: 1 odorany modro		- Cilion		
	Count of Cl	J in Peer Group :	N/A		Dec-2022			<u>Dec-2023</u>			
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg F	Percentile**	Dec-2023	PEER Avg	Percentile**		
CAPITAL ADEQUACY											
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	11	N/A	N/A	67	N/A	N/A		
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Net Worth / Total Assets excluding CECL Transition Provision ⁴	10.85	9.65	9.45	9.62	N/A	N/A	9.82	N/A	N/A		
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²	10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A		
Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.13	N/A	N/A	110.17	N/A	N/A		
Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.69	N/A	N/A	6.55	N/A	N/A		
ASSET QUALITY											
Net Charge-Offs / Average Loans*	0.66	0.40	0.25	0.26	N/A	N/A	0.45	N/A	N/A		
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.60	N/A	N/A	88.15	N/A	N/A		
Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-8.44	N/A	N/A		
Delinquent Loans / Assets	0.47	0.32	0.26	0.36	N/A	N/A	0.56	N/A	N/A		
<u>EARNINGS</u>											
Gross Income/Average Assets*	6.13	5.67	5.03	5.08	N/A	N/A	6.01	N/A	N/A		
Yield on Average Loans * 1	4.91	4.70	4.42	4.39	N/A	N/A	5.21	N/A	N/A		
Yield on Average Investments*	2.31	1.49	0.79	1.61	N/A	N/A	3.04	N/A	N/A		
Fee & Other Op.Income / Avg. Assets*	2.15	2.16	2.07	1.79	N/A	N/A	1.66	N/A	N/A		
Cost of Funds / Avg. Assets*	0.83	0.65	0.43	0.51	N/A	N/A	1.37	N/A	N/A		
Net Margin / Avg. Assets*	5.29	5.02	4.60	4.57	N/A	N/A	4.64	N/A	N/A		
Net Interest Margin/Avg. Assets*	3.15	2.86	2.53	2.78	N/A	N/A	2.98	N/A	N/A		
Non-Interest Expense /Gross Income	69.49	70.80	73.94	72.32	N/A	N/A	62.78	N/A	N/A		
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.21	2.73	2.49	2.34	N/A	N/A	2.32	N/A	N/A		
Net Operating Exp. /Avg. Assets*	3.33	3.32	3.07	3.02	N/A	N/A	3.12	N/A	N/A		
ASSET / LIABILITY MANAGEMENT											
Net Long-Term Assets / Total Assets	27.57	28.24	33.24	31.80	N/A	N/A	28.72	N/A	N/A		
Reg. Shares / Total Shares & Borrowings	31.99	33.95	36.26	34.66	N/A	N/A	30.45	N/A	N/A		
Total Loans / Total Shares	81.79	72.10	66.88	78.91	N/A	N/A	84.68	N/A	N/A		
Total Shares, Dep. & Borrs / Earning Assets	95.10	95.90	96.67	97.37	N/A	N/A	96.25	N/A	N/A		
Reg Shares + Share Drafts / Total Shares & Borrs	51.91	55.93	59.08	56.99	N/A	N/A	51.75	N/A	N/A		
Borrowings / Total Shares & Net Worth	2.99	2.54	1.65	3.97	N/A	N/A	6.15	N/A	N/A		
PRODUCTIVITY											
Members / Potential Members	4.44	4.49	4.49	4.45	N/A	N/A	4.76	N/A	N/A		
Borrowers / Members	49.95	64.94	146.57	201.68	N/A	N/A	193.77	N/A	N/A		
Members / Full-Time Empl.	360.32	359.26	368.35	368.34	N/A	N/A	374.13	N/A	N/A		
Avg. Shares Per Member	\$8,384	\$10,032	\$11,272	\$11,202	N/A	N/A	\$10,801	N/A	N/A		
Avg. Loan Balance	\$13,729	\$11,138	\$5,144	\$4,383	N/A	N/A	\$4,720	N/A	N/A		
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694	\$83,849	\$84,802	N/A	N/A	\$88,065	N/A	N/A		
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing	1)										

^{*} Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing

4. Historical Ratios

^{**}Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.

¹ Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.

For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.

³ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.

⁴ For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.

		Asse	ets						
Return to cover		For Charter :							
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group:	All * Rep	orting_State = 'MO' *	Type Incl	uded: Federally Insur	ed
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
ASSETS									
CASH AND DEPOSITS									
Cash On Hand	175,050,031	255,759,769	46.1	239,887,867	-6.2	285,342,191	18.9	275,745,727	-3.4
Cash On Deposit									
Cash on Deposit in Corporate Credit Unions	156,891,558	377,611,421	140.7	384,032,662	1.7	173,850,356	-54.7	218,676,609	25.8
Cash on Deposit in a Federal Reserve Bank	407,143,384	1,103,216,693	171.0	1,837,007,643	66.5	335,073,334	-81.8	578,951,903	72.8
Cash on Deposit in Other Financial Institutions	386,712,285	536,953,877	38.9	388,651,377	-27.6	181,692,118	-53.3	159,138,735	-12.4
Total Cash on Deposit	950,747,227	2,017,781,991	112.2	2,609,691,682	29.3	690,615,808	-73.5	956,767,247	38.5
Time and Other Deposits ⁴	564,160,483	670,306,142	18.8	665,259,948	-0.8	560,682,978	-15.7	450,863,794	-19.6
TOTAL CASH AND DEPOSITS	1,689,957,741	2,943,847,902	74.2		19.4	1,536,640,977	-56.3	1,683,376,768	9.5
INVESTMENT SECURITIES									-
Equity Securities	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6
Trading Debt Securities	0	77,823,105	N/A	86,878,088		0	-100.0	0	N/A
Available-for-Sale Debt Securities	0	2,460,987,213	N/A	3,127,880,404	27.1	3,262,394,999		2,703,089,375	-17.1
Held-to-Maturity Debt Securities	0	149,746,599	N/A	159,523,399		401,189,174		344,469,380	-14.1
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0		0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	0	2,717,683,244	N/A	3,489,352,393		3,867,560,000		3,213,551,663	-16.9
OTHER INVESTMENTS		2,111,000,211	1071	0,100,002,000	20.1	0,001,000,000	10.0	0,210,001,000	10.0
Nonperpetual Contributed Capital	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258		17,100,505	2.7
All Other Investments ²	129,396,209	116,726,946	-9.8	125,951,310		108,925,259		108,271,493	-0.6
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	, ,		126,915,913		126,554,394	-0.3
LOANS HELD FOR SALE	73,318,768	103,031,142	40.5	223,975,538		14,949,299		40,623,673	171.7
LOANS AND LEASES	73,310,700	100,001,142	+0.0	220,370,000	117.4	14,545,255	-30.0	40,023,073	- 17 1.7
Consumer Loans (Non-Residential, Non-Commercial)	6,082,348,892	6,267,862,650	3.1	6,719,937,946	7.2	8,341,176,345	24.1	8,454,595,873	1.4
1- to 4-Family Residential Property Loans/Lines of Credit ³	3,753,071,202	4,398,425,065	17.2	4,483,255,176		5,307,522,860		5,875,095,312	10.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	159,124,770	78,256,660				69,167,974		38,958,323	
,	472,301,677	570,845,943	20.9			773,107,121		752,280,837	-43.7 -2.7
Commercial Loans/Lines of Credit Real Estate Secured 3	55,667,755	60,088,700	7.9			125,889,803			4.5
Commercial Loans/Lines of Credit Not Real Estate Secured 3	, ,							131,517,477	
TOTAL LOANS & LEASES (ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3
CREDIT LOSSES ON LOAN & LEASES)	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7
OTHER ASSETS									
Foreclosed and Repossessed Assets ¹	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6
Land and Building	374,101,319	383,745,884	2.6			423,767,548		422,840,487	-0.2
Other Fixed Assets			9.5						
	63,506,315	69,564,187				69,810,464		66,879,252	-4.2
NCUA Share Insurance Capitalization Deposit	120,763,133	141,228,983	16.9		14.8	176,747,046		171,278,588	-3.1
Intangible Assets	2,074,050	1,825,754	-12.0	1,582,360		79,528,188	-	76,586,986	-3.7
Other Assets	376,064,793	481,096,382	27.9	472,847,728		549,511,408		520,574,747	-5.3
TOTAL ACCETS	949,484,201	1,090,012,828	14.8			1,304,878,093		1,266,187,617	-3.0
TOTAL ASSETS	15,108,176,015	18,274,061,712				21,371,518,994		21,443,453,472	0.3
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	88	-2.2
# Means the number is too large to display in the cell									
Other Real Estate Owned prior to 2004									

² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.

5. Assets

³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.

⁴ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.

		Liabilities, Shares &	Fauity						
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group: A	II * Repo	rting_State = 'MO' * Ty	pe Inclu	ded: Federally Insured	State
	Count	of CU in Peer Group :	N/A		•	<u> </u>	-		
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6
Liabilities ³	190,070,321	303,777,700	00.2	254,571,050	-10.7	321,300,304	20.0	339,234,000	5.0
Accrued Dividends and Interest Payable	17572909	16752124	-4.7	15431309	-7.9	15508657	0.5	25736631	66.0
Other Borrowings	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7
Allowance for Credit Losses on Off-Balance Sheet Credit	0	0	N/A	0	N/A	0	N/A	354,692	N/A
Exposures	U	U	IN/A	U	IN/A	U	IN/A	354,092	IN/A
SHARES AND DEPOSITS									
Share Drafts	2,649,925,821	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1
Regular Shares	4,253,585,211	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5
Money Market Shares	2,950,187,599	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9
Share Certificates	2,043,957,007	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1
IRA/KEOGH Accounts	838,072,010	866,138,550	3.3	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4
All Other Shares ¹	50,707,289	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6
Non-Member Deposits	78,947,541	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8
TOTAL SHARES AND DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8
TOTAL LIABILITIES⁴	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3
EQUITY:									
Undivided Earnings ⁶	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3
Other Reserves	312,528,626	339,125,714	8.5	369,606,630	9.0	179,165,641	-51.5		-4.0
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	, ,	-19.2
Equity Acquired in Merger	20,435,233	20,687,868	1.2	23,283,740	12.5	24,899,919	6.9	· ·	-6.4
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0		N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233	-98.0	85,091	107.5	2,814,254		, ,	-16.1
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A	-,	N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on			NI/A		NI/A		400.0		N1/A
HTM Debt Securities	0	0	N/A	-11,271	N/A	0	100.0	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2
Debt Securities ⁵	3,399,942	20,247,030	730.0	-32,439,019	-214.9	-320,314,000	-912.1	-249,012,029	24.2
Other Comprehensive Income	-40,242,606	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,688,528,749	-8.9		8.2
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
TOTAL NET WORTH	1,640,409,277	1,763,983,145	7.5	1,930,294,501	9.4	2,055,122,632	6.5	2,125,859,887	3.4
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOO	SHs, AND NONMEMBER	SHARES FOR SHORT FO	RM FILERS						
³ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "N	on-Trading Derivative Liab	pilities"							
⁴ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
⁵ Includes accumulated unrealized gains / losses on AFS securities and AFS de									
⁶ Regular Reserves have been included in Undivided Earnings for periods prior	to 3/31/22.							6. LiabShEquity	

		Income Stateme	nt*						
Return to cover		For Charter :							
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repor	ting_State = 'MO' * T	ype Includ	ed: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	779,442,827	32.0
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(570,963)	7.5
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	151,987,927	55.1
Other Interest Income ¹	1,886,143	12,244,594	549.2	N/A		6,198		8,095	30.6
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	167,411,561	140.8
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	48,667,450	200.3
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	76,284,465	259.5
TOTAL INTEREST EXPENSE	121,095,816			83,500,674		106,961,205	28.1	292,363,476	
NET INTEREST INCOME	458,000,907			489,690,081	2.5	581,187,372	18.7	638,504,410	
Dravision for Loop 9 Loops Loops on Total Credit Loop Evinance									
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,748,234	9.1	138,609,094	1.4
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	216,227,667	-8.7
Gain (Loss) on Equity and Trading Debt Securities (includes									
changes in fair value and realized gains/losses from Equity and									
Trading Debt Securities)	1,860	220,311	######	11,333,102	5,044.1	-27,164,116	-339.7	19,255,009	170.9
Gain (Loss) on all other Investments or other Hedged items (not									
Equity or Trading Debt Securities)	12,622,918			3,253,244	-19.0	110,277	-96.6	-7,626,023	
Gain (Loss) on Derivatives	5,849,973			723,489	-89.0	-1,264,612	-274.8	-124,097	90.2
Gain (Loss) on Disposition of Fixed Assets	1,800,200			-869,182	-61.5	-251,302	71.1	-703,732	
Gain (Loss) on Sales of Loans and Leases	N/A			N/A		6,942,510		232,769	
Gain (Loss) on Sales of Other Real Estate Owned	N/A			N/A		-6,773		-72,831	-975.3
Gain from Bargain Purchase (Merger)	0		N/A	145,618	N/A	0	-100.0	0	N/A
Other Non-interest Income	6,115,471			3,574,714		5,028,155	40.7	5,212,973	
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354			362,815,194		380,718,100	4.9	392,551,781	3.1
Travel, Conference Expense	5,769,374	4,445,052	-23.0	4,289,370	-3.5	6,624,710	54.4	7,804,879	17.8
Office Occupancy	41,372,126			45,588,061	5.2	47,358,129	3.9	48,251,534	
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	152,024,590	5.5
Educational and Promotion	26,559,082			32,725,062		36,960,445	12.9	41,106,674	
Loan Servicing Expense	41,551,900			53,056,023		53,521,514	0.9	55,270,683	
Professional, Outside Service	47,027,923			56,759,534		64,635,850	13.9	68,221,847	
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	167,230	1.6
Operating Fees	1,919,248	1,904,075		1,863,283	-2.1	2,029,805	8.9	2,269,657	11.8
Miscellaneous Non-Interest Expense	28,031,313	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9	39,552,433	24.2
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2
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* All Income/Expense amounts are year-to-date while the related % change ratio									
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 1	2/31/20, this includes Ur	nrealized Gain (Loss) due t	o change in	fair value of Equity and T	rading Debt	Securities.	7	.IncExp	

		Loans							$\overline{}$
Return to cover	+	For Charter	. NI/A						
05/30/2024		Count of CU							+
CU Name: N/A		Asset Range							+
Peer Group: N/A				Nation * Peer Group: A	II * Pond	rting State = 'MO' * T	'vno Inclu	dod: Fodorally Incure	d State
reel Gloup. N/A	Count	of CU in Peer Group		Nation Feet Group. A	ш керс	Tillig_State = WO I	ype mciu	ded. Federally illsured	Joiate
	Count	or co in Feer Group	. IN/A						
	Dec-2019	Dec-2020) % Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOANS AND LEASES	Dec-2019	Dec-2020	/ ₀ City	Dec-2021	∕₀ City	Dec-2022	/o City	Dec-2023	// City
Unsecured Credit Card Loans	473,286,319	429,556,036	6 -9.2	413,194,242	-3.8	457,917,041	10.8	479,685,506	4.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	473,200,319) N/A	, ,	-3.6 N/A	, ,	N/A	479,000,000	N/A
, , , , , , , , , , , , , , , , , , , ,	47,928,796	45,279,478			-7.7			44,066,160	
Non-Federally Guaranteed Student Loans All Other Unsecured Loans/Lines of Credit	, ,								
	388,587,919	454,911,608			-13.2			473,684,429	
New Vehicle Loans	1,428,360,112	1,387,880,571			2.5			1,975,847,717	
Used Vehicle Loans	3,309,777,335	3,479,489,792			13.0			4,889,404,262	
Leases Receivable	0	427,659			22.8	,		484,682	
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	5 24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	3 20.9	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3
LOANS GRANTED									
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9
Number of PALs I and PALs II Granted Year-to-Date	0) N/A		N/A		N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	() N/A		N/A		N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):		<u> </u>							
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0
Credit Builder	26	25			-52.0			13	+
Payday Alternative Loans (PAL loans) (FCUs only)	0) N/A		N/A		N/A	0	N/A
GOVERNMENT GUARANTEED LOANS			7		,, .		1471		1
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	######	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9
SBA Guaranteed Portion	89,624	92,719,520	_		-75.7			1,413,428	
Paycheck Protection Program (PPP) Loans (included in SBA)	00,021								
Outstanding Balance	0	99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0
Other Government Guaranteed Guaranteed Portion	0	12,064,663			4.9			0	-100.0
Commercial Loans		,,,,,,,,,		, ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1		
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	10,974,380	223.4
SBA Commercial Loans Guaranteed Portion	3,899,500	3,303,479			-25.1				
Other Government Guaranteed Commercial Loans Outstanding Balance	0,000,000	0,000,470) N/A		N/A			13,440,596	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0) N/A		N/A				
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		Delinquent Loan Info	ormation						
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A			_	Nation * Peer Group: A	III * Repo	orting_State = 'MO' * Ty	pe Includ	led: Federally Insured	State
	Count	of CU in Peer Group :	N/A						
	D	D	0/ 01	D	0/ 01	D	0/ 01	D	0/ 01
DELINGUENCY CUMMARY ALL LOAN TYPES	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES	104 061 056	04 457 070	22.2	00 640 077	F 2	121 120 202	40.2	101 776 507	20.2
30 to 59 Days Delinquent	124,061,856 N/A	84,157,272			5.3		48.3	181,776,527	38.3 34.2
60 to 89 Days Delinquent ¹		N/A		N/A		33,574,045	22.0	45,054,668	52.9
90 to 179 Days Delinquent ¹	54,830,599	45,224,957			-5.5		-33.9	43,196,254	
180 to 359 Days Delinquent	11,247,026	7,652,710		-	-22.4		111.0	28,059,779	124.0
> = 360 Days Delinquent	5,439,618	5,011,554			-0.4		-39.7	3,011,440	0.0
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221			-7.3		44.2	119,322,141	54.2
% Delinquent Loans / Total Loans	0.68	0.51			-12.3		18.5	0.78	
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	72,895,628	92.6
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	1.58	0.99			23.6		-51.4	4.03	575.2
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	2.05	571.7
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500	+	, ,	0.1		39.3	8,962,044	95.1
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		2,067,076		2,879,261	39.3
90 to 179 Days Delinquent ¹	4,396,823	3,334,923			-16.3		-20.3	4,029,478	81.2
180 to 359 Days Delinquent	300,278	151,295		· ·	-73.9	· ·	123.1	167,618	90.0
>= 360 Days Delinquent	88,309	91,674			-36.2	,	-59.5	10,438	-55.9
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892			-19.2		52.4	7,086,795	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	1.48	53.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)		_				_			
30 to 59 Days Delinquent	0	0	,.		N/A			0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent ¹	0	0			N/A		N/A	0	N/A
180 to 359 Days Delinquent	0	0			N/A		N/A	0	N/A
> = 360 Days Delinquent	0	0	,,		N/A		N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0				N/A		-	0	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	345,615	320,685	+	,	55.3		-25.4	792,450	
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		69,693		96,854	39.0
90 to 179 Days Delinquent ¹	352,621	404,847			-87.5	•	60.7	103,394	27.3
180 to 359 Days Delinquent	10,145				N/A		73.6	0	-100.0
> = 360 Days Delinquent	0	0	,,		N/A		N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	200,248	30.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.45	26.6
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179	days delinquent.							9. Delinquent Loans	

	Delir	nquent Loan Informati	on (conti	nued)					
Return to cover		For Charter :							
05/30/2024		Count of CU							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Repor	rting State = 'MO' * T	vpe Inclu	ded: Federally Insured	l State
Total Groups	Count	of CU in Peer Group :				<u>9_</u> 00			
			1 1 1 1						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A	\	N/A		4,650,301		5,657,872	21.7
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,906,206		2,721,499	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		2,241,898		3,293,959	
180 to 359 Days Delinquent	N/A	N/A		N/A		264,980		373,512	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		67,044	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		4,455,067		6,456,014	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other									
Unsecured Loans/Lines of Credit %	N/A	N/A	\	N/A		1.07		1.36	27.8
New Vehicle Loans									
30 to 59 Days Delinquent	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	5.1	3,885,618		3,373,624	
90 to 179 Days Delinquent ¹	6,903,799				-18.6	2,800,233			
180 to 359 Days Delinquent	744,085				2.1	618,351		, ,	
> = 360 Days Delinquent	124,105			·	34.3	196,138			
Total Del New Vehicle Lns (> = 60 Days)	7,771,989				-15.1	7,500,340		,	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0,142,033	+	0.37	-17.2	0.37		, ,	11.1
Used Vehicle Loans	0.54	0.44	-10.7	0.37	-17.2	0.37	0.9	0.41	11.1
	46 F06 922	24 502 206	-25.8	25 272 052	2.0	64,006,604	84.1	78,748,892	21.2
30 to 59 Days Delinquent	46,596,833	34,582,296	1		2.0	64,926,691			
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	40.4	17,001,930		20,518,088	
90 to 179 Days Delinquent ¹	21,111,749				-10.4	14,544,694			
180 to 359 Days Delinquent	3,214,353	2,828,918			-26.7	5,871,503			
> = 360 Days Delinquent	359,953			,	-63.3	306,250		, ,	
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055					37,724,377			
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	1.04	32.5
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.86	29.8
Loans %									
Leases Receivable			N1/A	0	N1/A		N1/A		N1/A
30 to 59 Days Delinquent	0	0			N/A	0		0	,,,
60 to 89 Days Delinquent ¹	N/A			N/A	N1/A	0		0	N/A
90 to 179 Days Delinquent ¹	0	0				0			N/A
180 to 359 Days Delinquent	0	0			N/A	0			N/A
> = 360 Days Delinquent	0	C				0			N/A
Total Del Leases Receivable (> = 60 Days)	0	0			N/A	0	,, .		N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		3,895,413		7,839,951	101.3
60 to 89 Days Delinquent ¹	N/A	N/A		N/A		1,500,737		1,756,905	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A		1,516,597		2,015,506	
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,041,105	
> = 360 Days Delinquent	N/A			N/A		117,725		220,768	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A	1	N/A		4,120,994		5,034,284	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A	\	N/A		0.72	!	0.85	18.4
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262	-29.2	18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1	33,812,792	-10.0
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 17	9 days delinquent.						10. Deli	nquent Loans (con'	t)

D.U.			N O		1		
Return to cover	ent 1- to 4-Family Re	esidential and Other For Charter		mercial Real Estate L	oans		
05/30/2024		Count of CU					
CU Name: N/A		Asset Range					
Peer Group: N/A				Nation * Peer Group:	All * Reporting State = 'MO' *	Type Included: Federally Insure	ed State
1 col Gloup. 147A	Count o	of CU in Peer Group		ration recretoup.	All Reporting_State = Me	Type meladed. I ederally mount	Ca Otate
	Count	n co in reel Gloup	. 11//				
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg Dec-2022	% Chg Dec-2023	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY	200 2010	200 2020	, ,, o o g	200 202 .	,,, cg	7, c.i.g 200 2020	,, o o g
Secured by a 1st Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A		N/A	27,360,982	32,517,273	18.8
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	5,271,307	8,348,110	
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	3,709,785		
180 to 359 Days Delinquent	N/A	N/A		N/A	2,049,772	2,770,069	35.1
> = 360 Days Delinquent	N/A	N/A		N/A	1,191,941	583,514	-51.0
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent >							
= 60 Days	N/A	N/A	\	N/A	12,222,805	18,451,922	51.0
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A		N/A	0.31	0.44	40.4
Secured by Junior Lien on a single 1- to 4-Family Residential Property							
30 to 59 Days Delinquent	N/A	N/A		N/A	6,823,921	10,129,186	48.4
	N/A	N/A		N/A	1,487,527	1,876,918	26.2
60 to 89 Days Delinquent ¹	N/A	N/A		N/A	737,832		172.7
90 to 179 Days Delinquent ¹ 180 to 359 Days Delinquent	N/A	N/A		N/A	618,829		21.1
	N/A	N/A		N/A	714,731	· ·	
> = 360 Days Delinquent	IN/A	IN/F	\	IN/A	/ 14,/31	450,536	-37.0
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A	\	N/A	3,558,919	5,088,658	43.0
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days /	N/A	N/A		N/A	0.26	0.31	19.2
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %							
All Other (Non-Commercial) Real Estate Loans/Lines of Credit							
30 to 59 Days Delinquent	N/A	N/A		N/A	624,142	· ·	-96.0
60 to 89 Days Delinquent	N/A	N/A		N/A	111,575	,	-50.1
90 to 179 Days Delinquent ¹	N/A	N/A		N/A	228,118		-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A	136,049		-100.0
> = 360 Days Delinquent	N/A	N/A	١	N/A	10,194	0	-100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A	485,936	55,649	-88.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A	0.70	0.14	-79.7
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	N/A	A	N/A	16,267,660.00	23,596,229.00	45.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A		N/A	0.30	0.40	31.9
# Means the number is too large to display in the cell							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days	delinquent.					11. Delinquent RE Loans	

Return to cover 05/30/2024 CU Name: N/A Peer Group: N/A DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY Construction and Development Loans		Delinquent Commercial Loan For Charter: N/A Count of CU: 88 Asset Range: N/A Criteria: Region of CU in Peer Group: N/A Dec-2020 % Ch		All * Reportin	g_State = 'MO' *	Type Included: Federally Insur	red
D5/30/2024 CU Name: N/A Peer Group: N/A DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY		Count of CU: 88 Asset Range: N/A Criteria: Region of CU in Peer Group: N/A	n: Nation * Peer Group:	All * Reportin	g_State = 'MO' *	Type Included: Federally Insur	red
CU Name: N/A Peer Group: N/A DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY		Asset Range : N/A Criteria : Region of CU in Peer Group : N/A	n: Nation * Peer Group:	All * Reportin	g_State = 'MO' *	Type Included: Federally Insur	red
Peer Group: N/A DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY		Criteria : Region of CU in Peer Group : N/A	n: Nation * Peer Group:	All * Reportin	g_State = 'MO' *	Type Included: Federally Insu	red
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY		of CU in Peer Group : N/A	in Nation 1 doi Group.	rai reportiii	g_otato ino	Typo moradou. I odorany mod	
112						<u>'</u>	
112	Dec-2019	Dec-2020 % Ch					
112	200 2010	700 2020 70 011	g Dec-2021	% Cha	Dec-2022	% Chg Dec-2023	% Chg
112			.9 200 202 1	70 July		7, c.i.g 200 2020	70 0119
Construction and Development Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		659,186	5,292,803	702.9
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		0		+
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		0		N/A
180 to 359 Days Delinquent	N/A		N/A		0	0	N/A
> = 360 Days Delinquent	N/A	N/A	N/A		395,752	- v	-100.0
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A	N/A		395,752		1
Construction and Development loans >= 60 Days / Total Construction and Development	11/73	IN/A	11//5		030,732	2,512,500	707.7
oans %	N/A	N/A	N/A		0.36	3.27	798.4
Secured by Farmland							
30 to 59 Days Delinquent	N/A	N/A	N/A		0	0	N/A
	N/A		N/A		0		N/A
60 to 89 Days Delinquent ¹	N/A		N/A		0	_	N/A
90 to 179 Days Delinquent 180 to 359 Days Delinquent	N/A N/A		N/A N/A		0		N/A
> = 360 Days Delinquent	N/A		N/A		0		N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A		N/A		0		N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A	N/A		0.00	0.00	N/A
Secured by Multifamily							
30 to 59 Days Delinquent	N/A		N/A		321,907		
60 to 89 Days Delinquent	N/A	N/A	N/A		0		N/A
90 to 179 Days Delinquent ¹	N/A		N/A		0		N/A
180 to 359 Days Delinquent	N/A		N/A		1,224,465	0	-100.0
> = 360 Days Delinquent	N/A		N/A		0		N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A	N/A		1,224,465		-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A	N/A		0.64	0.00	-100.0
Secured by Owner Occupied, Non-Farm, Non-Residential Property							
30 to 59 Days Delinquent	N/A	N/A	N/A		6	1,166,000	######
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		0	347,980	N/A
90 to 179 Days Delinquent ¹	N/A	N/A	N/A		39,547	296,035	648.6
180 to 359 Days Delinquent	N/A	N/A	N/A		0	9,216,927	N/A
> = 360 Days Delinquent	N/A	N/A	N/A		0	0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60	NI/A	NIA	NI/A		20 547	0.000.042	шшшшш
Days	N/A	N/A	N/A		39,547	9,860,942	#######
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del							
7 Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A		0.02	4.55	######
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property							
30 to 59 Days Delinquent	N/A		N/A		0	, .	N/A
60 to 89 Days Delinquent ¹	N/A		N/A		0		N/A
90 to 179 Days Delinquent ¹	N/A		N/A		0	0,:02	
180 to 359 Days Delinquent	N/A		N/A		98,650	511,143	1
> = 360 Days Delinquent	N/A	N/A	N/A		0	0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60	N/A	N/A	N/A		98,650	520,305	427.4
Days	IN/A	IW/A	IN/A		30,030	320,303	74.14
# Means the number is too large to display in the cell							
Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.						12. Del Comm Loans	

T		Dalia 4 O	all same				
Return to cover		Delinquent Commerci For Charter :					
05/30/2024		Count of CU:					
CU Name: N/A		Asset Range :					
Peer Group: N/A			Region: Nation * Peer Group:	All * Ro	oorting State = 'MO' * T	Type Included: Federally Incl	ırad
reer Group. N/A	Count	of CU in Peer Group :	<u> </u>	All IXE	Jorning_State - INO I	ype included. I ederally lilot	il eu
	Oddin	or oo iii i eer oroup .	IVA				
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)	Dec-2019	Dec-2020	% Chg Dec-2021	% Chg	Dec-2022	% Chg Dec-2023	% Chg
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)							
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A	N/A		0.04	0.20	449.9
Loans to finance agricultural production and other loans to farmers							
30 to 59 Days Delinquent	N/A	N/A	N/A		0	C) N/A
60 to 89 Days Delinquent ¹	N/A		N/A		0	C	_
90 to 179 Days Delinquent ¹	N/A		N/A		0	0	
180 to 359 Days Delinquent	N/A		N/A		0		
> = 360 Days Delinquent	N/A		N/A		0		
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A		N/A		0	C	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A	N/A		0.00	0.00	N/A
Commercial and Industrial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		1,300,356	8,888,559	583.5
60 to 89 Days Delinquent ¹	N/A	N/A	N/A		162,062	746,814	+
90 to 179 Days Delinquent ¹	N/A		N/A		44,726	1,018,140	
180 to 359 Days Delinquent	N/A		N/A		80,502	3,152,344	
> = 360 Days Delinquent	N/A		N/A		12,313		-100.0
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A		N/A		299,603	4,917,298	
Commercial and Industrial Loans >= 60 Days / Total Commercial							,
and Industrial Loans %	N/A	N/A	N/A		0.25	3.86	1,443.1
Unsecured Commercial Loans							
30 to 59 Days Delinquent	N/A	N/A	N/A		336,420		-100.0
60 to 89 Days Delinquent ¹	N/A		N/A		72,305		-100.0
90 to 179 Days Delinquent ¹	N/A		N/A		89,516		-100.0
180 to 359 Days Delinquent	N/A		N/A		481,407		-100.0
> = 360 Days Delinquent	N/A		N/A		401,407	486,874	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A		N/A		643,228	486,874	+
Unsecured Commercial Loans >= 60 Days / Total Unsecured	IN/A	IN/A	IV/A		043,220	400,074	-24.3
Commercial Loans %	N/A	N/A	N/A		93.83	14.95	-84.1
Unsecured Revolving Lines of Credit for Commercial Purposes		21/2			0.700		
30 to 59 Days Delinquent	N/A		N/A		8,788		-100.0
60 to 89 Days Delinquent ¹	N/A		N/A		38,009	20,000	
90 to 179 Days Delinquent ¹	N/A		N/A		0	0	
180 to 359 Days Delinquent > = 360 Days Delinquent	N/A N/A		N/A N/A		4,357) -100.0) N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A		N/A		42,366	20,000	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A	N/A		1.42	3.58	3 151.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A	N/A		2,743,611	18,118,385	5 560.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A	N/A		0.31	2.05	5 571.7
* Amounts are year-to-date and the related % change ratios are annualized.							
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with lo	ans 60 - 179 days d	elinquent.				13. Del Comm Loans (d	con't)

		Loan Losses							
Return to cover		For Charter :	1						
05/30/2024		Count of CU	_						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Inc	luded: Federally Insur	ed State
	Count of Cl	J in Peer Group :		Тамон тоогогоирг				la de la calenda	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	51,018,106	13.2	89,549,598	75.5
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545			11.4	16,775,027			30.1
NET CHARGE OFFS (\$\$)*	67,236,317	43,683,158			-33.9	34,243,079			97.8
Net Charge-Offs / Average Loans %**	0.66	0.40			-38.1	0.26	+	0.45	76.3
Total Delinquent Loans & Year-to-Date Net Charge-Offs	138,753,560	101,572,379			-18.7	111,611,896			67.6
Combined Delinquency and Net Charge Off Ratio	1.34	0.91	+			0.79			57.1
LOAN LOSS SUMMARY BY LOAN TYPE	1.01	0.01	02.0	0.00	20.0	0.10	10.1	1.21	01.1
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	14,921,333	38.2
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215			19.0	2,932,810			-15.1
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277		6,789,380	-28.5	7,863,404		, ,	58.1
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10			-23.4	1.81			46.9
PALs I and PALs II Charged Off (FCU Only)*	2.07 N	2.10	N/A	1.01	-25.4 N/A	1.01	N/A	2.00	N/A
PALs I and PALs II Recovered (FCU Only)*	0		N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0		N/A	0	N/A	0	N/A	0	N/A
PALS I and PALS II Net Charge Offs (PCO Offly) PALS I and PALS II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00		0.00	N/A	0.00			N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349		211,444	-43.7	106,409			31.9
Non-Federally Guaranteed Student Loans Charged On Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181		· ·	- 4 3.7	38,156		· · · · · · · · · · · · · · · · · · ·	-14.5
•	· ·			•	-31.4 -42.6	68,253		·	57.9
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168	-90.3	188,512	-42.0	00,233	-63.8	107,753	57.9
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.25	53.8
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,093,982)	20,921,592	38.6
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		4,690,212	7.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		10,724,993	+	16,231,380	51.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured									
Loans/Lines of Credit**	N/A	N/A	<u>.</u>	N/A		2.64		3.64	38.0
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,762,251	-7.3	7,385,987	96.3
New Vehicle Loans Recovered*	931,432	1,385,947			-11.7	1,761,751	+		43.3
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926			-43.1	2,000,500			143.0
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35			-43.0	0.12	+		109.5
Used Vehicle Loans Charged Off*	25,907,804	20,980,950			-33.1	19,259,158			123.8
Used Vehicle Loans Recovered*	3,951,751	5,533,158				6,473,466	-		68.4
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792			-45.2	12,785,692	+	32,199,537	151.8
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46				0.29	+		127.0
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43	+	0.22		0.24	+		123.0
Leases Receivable Charged Off*	0.00	0.40		0.22	N/A	0.24	N/A		N/A
Leases Receivable Recovered*	0			0	N/A		N/A		N/A
Leases Receivable Net Charge Offs*	0			0	N/A	0	N/A		N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00		0.00		0.00			N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		0.00 N/A		1,424,410		2,603,526	82.8
All Other Secured Non-Real Estate Loans/Lines of Credit Granged Off All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		668,579	+	563,733	-15.7
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		755,831		2,039,793	169.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other		IN/A				100,001			
Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.14		0.35	152.1
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		682,560		664,320	-2.7
Real Estate - Non-Commercial	N/A	N/A		N/A		1,820,233		1,273,279	-30.0
Vehicle - Non-Commercial	N/A	N/A	_	N/A		2,917,828		5,141,476	76.2
Other - Non-Commercial	N/A	N/A		N/A		92,818		948,482	921.9
Total Foreclosed and Repossessed Assets	12,974,591	12,551,638			-67.7	5,513,439		· ·	45.6
*Amounts are year-to-date while the related percent change ratios are annualized.	,0. 1,001	,551,556	0.0	.,000,100	51.11	2,010,100	30.0	5,521,501	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	
Annualization ractor. march = 4, ochie = 2, deptember = 40, pecember = 1 (or no annualizing)								17. LUGII LUSSUS	

		Indirect, Purchased	or Sold						
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				nion (FISCU) *					
Tech Group. NA	Count	of CU in Peer Group :		mon (r 1866)					
	Odin	or oo iirr eer oroup .	IV/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INDIRECT LOANS OUTSTANDING		200 2020	/0 ang	300 202 1	,, cg	300 2022	, v = 1.1g		,
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,933,164,174		4,274,052,218	8.7
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		111,749,879	27.2
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		8,386,577	-69.9
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		214,064,605	13.7
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,237,062,683	49.1	4,608,253,279	8.8
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.99	22.6	30.21	4.2
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,959,909	112.2	46,039,577	28.0
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79			0.60	-17.9		42.4	1.00	
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7
Indirect Loans Recovered*	3,655,981	4,274,716		4,501,775	5.3		25.4	9,808,003	73.7
Indirect Loans Net Charge Offs*	21,476,776		-33.0	7,875,165	-45.3		35.4	29,136,125	173.2
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86			0.29	-48.3		4.8	0.66	
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8
Loans Purchased from Other Sources*	6,797,872		83.8	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33			0.81	180.7	1.34	64.8	1.03	
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23		1							
	N/A	NI/A		N1/A		0		0.404	NI/A
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		6,431	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		0.00		0.00	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8		-48.1	684,202,685	-32.0
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347		-34.4	338,714,388	-22.8		-36.9	78,861,999	
Real Estate Loans Sold with Servicing Retained	N/A			N/A		277,595,572		538,205,652	93.9
All Other Loans Sold with Servicing Retained	N/A			N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097		7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							15. Indired	t, Purchased or Sold	

		Participation Lo	ans						
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Repo	orting_State = 'MO' * T	ype Incli	ded: Federally Insure	d State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		469,718,038		393,664,998	-16.2
Non-Federally Guaranteed Student Loans	11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	7,949,685	3.3
1- to 4-Family Residential Property	83,764,252	94,563,174	12.9	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3
Commercial Loans (excluding Construction & Development)	72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	139,816,024	1.8
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4
All Other Participation Loans	72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7
TOTAL PARTICIPATION LOANS OUTSTANDING	309,359,699	408,036,232	31.9	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8
Participation Loans Outstanding / Total Loans %	2.94	3.59	22.0	4.98	38.7	5.08	2.2	4.25	-16.5
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	134,686,404	186,016,431	38.1	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.48	2.58	4.1	4.31	67.0	4.60	6.8	2.09	-54.6
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	32,405,990	-62.6
%Participation Loans Sold YTD / Total Assets**	0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.15	-62.7
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,124,885	1,851,949	64.6	446,186	-75.9	975,142	118.6	10,920,330	1,019.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		0.14		1.86	1,182.5
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	3,946,280	93.4
Participation Loans Recovered*	157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	1,922,827	74.9
Participation Loan Net Charge Offs *	825,469	878,465	6.4	445,524	-49.3	941,001	111.2	2,023,453	115.0
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.30	0.24	-18.4	0.09	-63.8	0.14	58.4	0.29	107.3
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

1- to	4-Family Residential P	roperty and All Other (Non-Cor	nmercial) Real Estate Loans				
Return to cover	4-1 dillily Residential I	For Charter :		Inner cial) Real Estate Louis				
05/30/2024		Count of CU :						
CU Name: N/A		Asset Range :						
Peer Group: N/A				Nation * Peer Group: All * Rep	orting_State = 'MO' * Typ	e Includ	led: Federally Insured S	tate
•	Count	of CU in Peer Group :			<u> </u>			
		_						
	Dec-2019	Dec-2020	% Chg	Dec-2021 % Ch	g Dec-2022	% Chg	Dec-2023	% Chg
1- to 4-Family Residential Property Loans								
Secured by 1st Lien								
Fixed Rate > 15 years	N/A	N/A		N/A	1,860,071,724		1,878,789,218	1.0
Fixed Rate 15 years or less	N/A	N/A		N/A	928,177,146		824,952,508	-11.1
Balloon/Hybrid > 5 years	N/A	N/A		N/A	385,714,040		418,592,527	8.5
Balloon/Hybrid 5 years or less	N/A	N/A		N/A	344,740,239		675,730,261	96.0
Adjustable Rate	N/A	N/A		N/A	426,227,269		443,063,454	4.0
Total Secured by 1st Lien	N/A	N/A		N/A	3,944,930,418		4,241,127,968	7.5
Secured by Junior Lien								
Closed-End Fixed Rate	N/A	N/A		N/A	189,043,964		262,179,758	38.7
Closed-End Adjustable Rate	N/A	N/A		N/A	14,895,313		37,583,728	152.3
Open-End Fixed Rate	N/A	N/A		N/A	16,595,476		8,187,941	-50.7
Open-End Adjustable Rate	N/A	N/A		N/A	1,142,057,687		1,326,015,912	16.1
Total Secured by Junior Lien	N/A	N/A		N/A	1,362,592,440		1,633,967,339	19.9
All Other (Non-Commercial) Real Estate								
Closed-End Fixed Rate	N/A	N/A		N/A	26,185,642		9,842,714	-62.4
Closed-End Adjustable Rate	N/A	N/A		N/A	28,377,059		15,959,611	-43.8
Open-End Fixed Rate	N/A	N/A		N/A	864,738		1,608,645	86.0
Open-End Adjustable Rate	N/A	N/A		N/A	13,740,537		11,547,353	-16.0
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A	69,167,976		38,958,323	-43.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-	N/A	N/A		N/A	5,376,690,834		5,914,053,630	10.0
Commercial) Real Estate	IN/A	IN/A		19/7	3,370,090,034		3,314,033,030	10.0
1- to 4-Family Residential Property Loans Granted YTD								
Secured by 1st Lien Granted YTD								
Fixed Rate > 15 Years*	N/A	N/A		N/A	984,206,960		674,709,968	-31.4
Fixed Rate 15 Years or less*	N/A	N/A		N/A	228,045,229		107,311,844	-52.9
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A	237,165,749		99,911,111	-57.9
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A	225,161,714		386,801,064	71.8
Adjustable Rate*	N/A	N/A		N/A	165,525,825		121,615,607	-26.5
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A	1,840,105,477		1,390,349,594	-24.4
Secured by Junior Lien Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	135,787,346		103,022,968	-24.1
Closed-End Adjustable Rate*	N/A	N/A		N/A	1,911,251		10,754,893	462.7
Open-End Fixed Rate*	N/A	N/A		N/A	5,779,655		2,647,198	-54.2
Open-End Adjustable Rate*	N/A	N/A		N/A	595,599,922		523,199,299	-12.2
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A	739,078,174		639,624,358	-13.5
All Other (Non-Commercial) Real Estate Granted YTD								
Closed-End Fixed Rate*	N/A	N/A		N/A	20,612,047		4,064,289	-80.3
Closed-End Adjustable Rate*	N/A	N/A		N/A	12,315,075		2,913,219	-76.3
Open-End Fixed Rate*	N/A	N/A		N/A	1,828,567		1,201,060	-34.3
Open-End Adjustable Rate*	N/A	N/A		N/A	14,227,827		1,231,904	-91.3
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	48,983,516		9,410,472	-80.8
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A	2,628,167,167		2,039,384,424	-22.4
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956 11	9 27,207,110	82.4	23,236,925	-14.6
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A	1,877,946,817		2,342,140,207	24.7
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665 42	5 41,871,917	51.0	49,866,531	19.1
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61 6	8 0.20	-67.8	0.23	18.7
Interest Only & Payment Option First Mortgages / Net Worth %	6.84		-13.8		0 2.04	-68.3	2.35	15.1
* Amounts are year-to-date while the related %change ratios are annualized			_					
· · · · · · · · · · · · · · · · · · ·							17. RE Loans	

	Real E	state (Non-Commercia	al) Loan	Losses					
Return to cover		For Charter :							
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Repo	rting_State = 'MO' * T	ype Includ	ed: Federally Insured	State
	Count	of CU in Peer Group :	N/A	·		<u> </u>			
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		54,330		184,271	239.2
First Lien single 1- to 4-Family Residential Property Loans Recovered*									
First Lieft single 1- to 4-Family Residential Property Loans Recovered	N/A	N/A		N/A		22,713		62,554	175.4
First Lien single 1- to 4-Family Residential Property Loans Net Charge									
Offs*	N/A	N/A		N/A		31,617		121,717	285.0
First Lien single 1- to 4-Family Residential Property Loans Net Charge									
Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**									
	N/A	N/A		N/A		0.00		0.00	247.3
Junior Lien single 1- to 4-Family Residential Property Loans Charged									
Off*	N/A	N/A		N/A		169,384		239,988	41.7
Junior Lien single 1- to 4-Family Residential Property Loans									
Recovered*	N/A	N/A		N/A		405,948		161,037	-60.3
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs*	N/A	N/A		N/A		-236,564		78,951	133.4
Junior Lien single 1- to 4-Family Residential Property Loans Net									
Charge Offs / Avg Junior Lien single 1- to 4-Family Residential						0.00		0.04	
Property Loans**	N/A	N/A		N/A		-0.02		0.01	126.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	NI/A	NI/A		NI/A		40.000		0.405	04.5
Charged Off*	N/A	N/A		N/A		40,382		3,425	-91.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	NI/A	N1/A		NI/A		00.707		4.005	05.0
Recovered*	N/A	N/A		N/A		20,707		1,025	-95.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		19,675		2,400	07.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net	IN/A	IN/A		IN/A		19,075		2,400	-87.8
Charge Offs / Avg All Other (Non-Commercial) Real Estate									
Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.00	-82.8
	IN/A	IN/A		IN/A		0.03		0.00	-02.0
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real									
Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus									
Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.00	
*Amounts are year-to-date while the related percent change ratios are annualized.		14/7		14/7 (14/7		0.00	
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no								18. RE Loan Losses	

		Commercial Loan Inf	formation					
Return to cover		For Charter						
05/30/2024		Count of CU						
CU Name: N/A		Asset Range						
Peer Group: N/A				Nation * Peer Group: All * Re	porting State = 'MO' *	Type Inc	cluded: Federally Insu	red
	Count	of CU in Peer Group :			<u></u>		,	
	Dec-2019	Dec-2020	% Chg	Dec-2021 % Ch	g Dec-2022	% Chg	Dec-2023	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)								
Construction and Development	29,506,613	51,106,543	73.2	77,712,858 52	1 108,777,258	40.0	70,768,076	-34.9
Secured by Farmland	4,144,261	12,728,425	207.1	16,789,096 31.	9 15,901,645	-5.3	15,316,193	-3.7
Secured by Multifamily	80,426,400	115,270,496	43.3	154,846,464 34.	3 190,738,359	23.2	190,373,863	-0.2
Owner Occupied, Non-Farm, Non-Residential Property	178,143,579	180,550,429	1.4	177,552,851 -1.	7 187,769,629	5.8	216,933,794	15.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	180,080,824	211,190,050	17.3	233,574,894 10.	6 269,920,230	15.6	258,888,910	-4.1
Total Real Estate Secured Commercial Loans	472,301,677	570,845,943	3 20.9	660,476,163 15.	7 773,107,121	17.1	752,280,836	-2.7
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-								
MEMBERS)								
Loans to finance agricultural production and other loans to farmers	862,670	,		248,055 -72			,	-88.4
Commercial and Industrial Loans	53,273,192	56,634,781		66,895,058 18.		79.1	127,419,879	6.4
Unsecured Commercial Loans	1,093,495	2,265,744	107.2	1,063,201 -53.	1 685,503	-35.5	3,256,748	375.1
Unsecured Revolving Lines of Credit (Commercial Purpose)	438,398	298,502	-31.9	902,218 202	2,977,959	230.1	559,285	-81.2
Total Non-Real Estate Secured Commercial Loans	55,667,755	60,088,700	7.9	69,108,532 15.	0 125,889,803	82.2	131,517,479	4.5
TOTAL COMMERCIAL LOANS:								
Commercial Loans to Members	474,471,166	538,121,400	13.4	610,344,727 13.	4 745,498,821	22.1	756,602,756	1.5
Purchased Commercial Loans or Participations to Nonmembers	53,498,266	92,813,243	73.5	119,239,968 28	5 153,498,103	28.7	127,195,559	-17.1
Total Commercial Loans	527,969,432	630,934,643	19.5	729,584,695 15	6 898,996,924	23.2	883,798,315	-1.7
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE								
Construction and Development	52	54	3.8	83 53.	7 78	-6.0	150	92.3
Farmland	16		118.8	47 34	3 44	-6.4	45	
Secured by Multifamily	187	249	33.2	314 26	1 339	8.0	330	
Owner Occupied, Non-Farm, Non-Residential Property	395			421 -2		+		
Non-Owner Occupied, Non-Farm, Non-Residential Property	314			376 3.				
Total Number of Real Estate Secured Commercial Loans	964			1,241 9.				
Loans to finance agricultural production and other loans to farmers	24	•		7 -72			-	
Commercial and Industrial Loans	672			757 14.		+		
Unsecured Commercial Loans	38			22 -71.				
Unsecured Revolving Lines of Credit (Commercial Purpose)	51			54 0.				-13.0
Total Number of Non-Real Estate Secured Commercial Loans	785			840 2		-		
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING	700	021	1.0	010 2	1,020	22.0	1,010	1.0
Number of Outstanding Commercial Loans to Members	1,640	1,802	9.9	1,863 3.	4 2,139	14.8	2,277	6.5
Number of Outstanding Purchased Commercial Loans or Participation Interests to	1,040	1,002	3.5	1,000	2,100	, 14.0	2,211	0.0
Nonmembers	109	150	37.6	218 45	193	-11.5	172	-10.9
Total Number of Commercial Loans Outstanding	1,749	1,952	2 11.6	2,081 6.	6 2,332	12.1	2,449	5.0
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	527,969,432			729,584,695				
(Total Commercial Loans / Total Assets)%	3.49		+	3.57		+		
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED	3.49	3.40	-1.2	3.31 3.	4.21	17.7	4.12	-2.0
Member Commercial Loans Granted YTD*	217,359,822	184,883,315	-14.9	186,547,309 0	9 245,148,557	31.4	190,474,166	-22.3
Purchased or Participation Interests to Nonmembers*	25,887,143			46,813,541		+		-22.3 -91.5
MISCELLANEOUS LOAN INFORMATION	25,007,145	39,110,030	31.1	40,013,341	7 31,003,030	10.4	4,411,001	-91.3
	E 006 004	12 610 000	3 172.0	17,037,151 25	1 10 207 546	7.0	15 EO7 700	14.0
Agricultural Related Commercial Loans Outstanding Balance	5,006,931							
Outstanding Agricultural Related Loans - Number	40			54 -10				
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	12,386,299			15,838,863 6.	·			
Commercial Loans and Participations Sold -no servicing rights- YTD	1,600,000	16,425	-99.0	0 -100	0 1,277,378	N/A	0	-100.0
Total Member Business Loans - (NMBLB)								
(NMBLB / Total Assets)%	3.58	3.41	-4.8	3.30 -3.	3.73	+	3.65	-2.4
* Amounts are year-to-date and the related % change ratios are annualized.						19. Com	mercial Loans	ĺ

	С	ommercial Loan Net C	harge Of	ffs					
Return to cover		For Charter :							
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group: A	All * Repo	orting_State = 'MO' * T	ype Included	d: Federally Insured	l State
	Count	of CU in Peer Group :	N/A		_			_	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:									
Net Commercial Construction and Development Loans YTD Charge Offs to average									
Commercial Construction and Development Loans**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average									
Commercial Loans Secured by Farmland**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average									
Commercial Loans Secured by Multifamily**	N/A	N/A		N/A		0.03		0.00	-110.26
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs to average Commercial Loans Secured by Owner									
Occupied, Non-Farm, Non-Residential Prooperty**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner									
Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		N/A		0.05		0.00	-100.15
Net Commercial Loans to Finance Agricultural Production and Other Loans to									
Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural									
Production and Other Loans to Farmers**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and									
Industrial Loans**	N/A	N/A		N/A		0.00		-0.29	-51232
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured									
Commercial Loans**	N/A	N/A		N/A		-4.16		0.00	100
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs									
to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A		N/A		4.69		0.75	-84.111
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to			4407 :		00.00=		0010	2	400.01
average Commercial Real Estate Secured**	-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00	-103.04
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to	0.47	2.12	00.400		40.704	2.00	75.4	2.27	500.00
average Commercial Not Real Estate Secured**	0.47		1			0.06		-0.27	
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.04	0.11	164.45	0.02	-77.373				-241.11
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing	g)						20. Commerc	ial Loan Net Charge (Offs

		Commercial Loan I	osses						
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * Repor	rting State = 'MO' * T	ype Include	d: Federally Insured	d State
·	Count	of CU in Peer Group :		•				<u> </u>	
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Ch
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		N/A		48,458		0	-10
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property									
YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Charge Offs*	N/A	N/A		N/A		146,639		0	-10
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		N/A		2,355		34,409	1361.
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		N/A		15,305		0	-10
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		N/A		98,829		13,235	-86.60
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	0	511,016	N/A		-96.123	195,097	884.8	0	-10
	-	,	1 1111	,		,			
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	47,644	-59.
Total Commercial Loan YTD Charge Offs*	N/A	N/A		N/A		311,586		47,644	-84.70
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		N/A		0		5,485	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential									
Prooperty YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential									
Property YTD Recoveries*	N/A	N/A		N/A		19,500		200	-98.97
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers									
YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		N/A		2,888		396,704	_
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		N/A		51,717		0	-10
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		N/A		7,803		50	-99.35
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	30,800	2,950	-90.422		-100	19,500	N/A	5,685	
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	13,528	13,528	0		92.312	62,408	139.9	396,754	
Total Commercial Loan YTD Recoveries*	13,326 N/A			20,016 N/A	32.312	81,908	133.3	402,439	
*Amounts are year-to-date while the related percent change ratios are annualized.	IN/A	IN/A		IN/A			24 Commission	rcial Loan Losses	381.3

		Investments							
Return to cover		For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	rting State = 'MO' *	Type Incl	uded: Federally Insu	red
·	Count of	CU in Peer Group :			·				
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		3,038,803		3,751,615	23.5
Registered Investment Companies	N/A	N/A		N/A		167,765,241		132,194,864	-21.2
Other Equities	N/A	N/A		N/A		33,171,783		30,046,429	-9.4
TOTAL EQUITY SECURITIES	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		0		0	N/A
All Other Trading Debt Securities	N/A	N/A		N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		172,657,967		134,911,819	-21.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,379,175,551		1,058,143,771	-23.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,910,914,594		1,640,817,323	-14.1
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		131,681		102,844	-21.9
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		32,496,894		31,684,750	-2.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		65,587,489		48,847,697	-25.5
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		17,531,884		26,762,155	52.6
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		3,578,496,060		2,941,270,359	-17.8
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		168,022,067		133,548,412	-20.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,279,305,250		997,333,134	-22.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,708,884,612		1,471,534,415	-13.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		1,000,162		794,472	-20.6
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		27,803,627		27,855,742	0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		61,761,159		47,084,020	-23.8
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		15,622,622		24,939,180	59.6
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		3,262,399,499		2,703,089,375	-17.1
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		Investments							
Return to cover		For Charter : N	/Δ						
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N							
Peer Group: N/A				lation * Peer Group: Al	II * Report	ting State = 'MO' * T	vpe Includ	led: Federally Insure	ed State
	Count of (CU in Peer Group : N				3_	71		
		•							
	Dec-2019	Dec-2020	% Cha	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INVESTMENT SECURITIES (continued)			· J		· J				,,
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		8,506,189		3,786,453	-55.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,573,527		86,720,466	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		239,633,577	-5.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		7,878,577	-32.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,039,041	-0.9
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		1,988,000	-90.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		3,423,266	-30.4
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A N/A		401,189,174		344,469,380	-31.3 -14.1
TOTAL ITIM DEBT SECURITIES AT AMORTIZED COST	IN/A	IN/A		IN/A		401,109,174		344,409,300	-14.1
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		8,395,234		3,735,820	-55.5
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A N/A		89,694,487		80,383,118	-10.4
· .	N/A								
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A		N/A		216,667,984		205,688,445	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		7,576,656	-32.5
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		841,610	3.8
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		1,926,366	-90.2
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		3,500,000	-30.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		351,456,025		303,652,015	-13.6
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
(if ASC 326 has been adopted)	-			-		-			
TOTAL INVESTMENT OF CURITIES	00 004 407	0.747.000.044.6	007.4	0.400.050.000	00.4	0.007.500.000	40.0	0.040.554.000	40.0
TOTAL INVESTMENT SECURITIES	98,204,197	2,717,683,244 2	2,667.4	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9
All 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1									
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326	N/A	N/A		N/A		N/A		34,519	
has been adopted)									
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3
TO THE CHIEF HAVE OF THE HAVE	1 10,001,001	100,001,020	5.0	177,700,070	0.0	120,010,010	12.2	120,007,034	
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit									
unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		450,695,471	-19.5
								· ·	
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and	is not included in the amo	ount reported as HTM Del	ot Securiti	es at Amortized Cost			2	3. Investments (con't)	
(Account NV0081) or at Fair Value (Account 801).								ovoodinents (con t)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purpos	ses only and represents t	he credit-related decline i	n the fair v	value of an individual					

	T						1		
		Investment Matur	-						<u> </u>
Return to cover		For Charter :							
05/30/2024		Count of CU:							ļ
CU Name: N/A		Asset Range :							
Peer Group: N/A				ation * Peer Group: A	III * Report	ting_State = 'MO' * Ty	pe Includ	ed: Federally Insured S	State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		236,534,850	-6.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		175,965,854	-23.7
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		36,836,767	-50.1
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,358,000	-60.6
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		0	N/A
TOTAL TIME DEPOSITS	N/A	N/A		N/A		559,906,706		450,695,471	-19.5
EQUITY SECURITIES MATURITY DISTRIBUTION	0	0.405.047	N1/A	45 000 040	000.4	7,000,040	40.5	400 400	00.0
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	117,806,254	9,034.6
Total Equity Securities 5-5 yrs	0	0	N/A	00.202.555	N/A	24,170,668	N/A	29,992,882	24.1
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	14,333,967	-91.4
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,751,615	23.5
TOTAL EQUITY SECURITIES	0	0	N/A	0	N/A	203,975,827	N/A	165,992,908	-18.6
TRADING DEBT SECURITIES MATURITY DISTRIBUTION	0	0	N1/A	00.004	NI/A		400.0	0	N1/A
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	_
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	-
Total Trading Debt Securities 3-5 yrs	0	77 000 405	N/A	0 500 500	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION	0	0	N/A	0	N/A	0	N/A	0	N/A
	0	E70 404 40E	NI/A	255 526 445	27.7	FE4 770 400	FF 0	F20 4FF 002	2.0
Total Available for Sale Debt Securities < 1 yr	0	570,401,425 1,006,353,571	N/A	355,536,115 796,017,013	-37.7 -20.9	551,772,462 973,777,568	55.2 22.3	539,155,093 925,149,560	-2.3 -5.0
Total Available-for-Sale Debt Securities 1-3 yrs Total Available-for-Sale Debt Securities 3-5 yrs		492,226,056	N/A N/A		144.7		-22.7	567,251,537	-39.1
Total Available-for-Sale Debt Securities 5-5 yrs Total Available-for-Sale Debt Securities 5-10 yrs	0		N/A	1,204,634,478	91.4	931,407,002 791,003,371	8.9	647,223,222	-18.2
•		379,577,787	N/A N/A	726,549,656	263.2	12,271,320	-72.8	22,099,057	80.1
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374		45,143,142 0					
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION	U	0	N/A	0	N/A	3,260,231,723	N/A	2,700,878,469	-17.2
Total Held-to-Maturity Debt Securities < 1 yr	0	24 502 746	NI/A	14,287,206	E 4 0	44 207 400	100.0	24 746 746	22.4
Total Held-to-Maturity Debt Securities 1-3 yrs	0	31,592,716 94,646,756	N/A	88,339,949	-54.8 -6.7	41,397,489 87,438,384	189.8	31,716,746	-23.4
Total Held-to-Maturity Debt Securities 1-5 yrs Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A N/A	45,842,390	127.1	36,785,734	-1.0 -19.8	62,046,699 64,811,583	-29.0 76.2
Total Held-to-Maturity Debt Securities 5-5 yrs Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	184,070,188	-20.0
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	234.3	7,592,257	137.0	4,035,068	-46.9
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	970,087	N/A	3,203,177	N/A	403,352,450	N/A	346,680,284	-14.1
OTHER INVESTMENTS MATURITY DISTRIBUTION	U	U	IN/A	0	IN/A	400,332,430	IN/A	340,000,204	-14.1
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	22.4	32,644,185	-46.5	20 713 002	-9.0
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	29,713,902 85,619,700	3.5
Total Other Investments 1-3 yrs Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,399,125	5.8
Total Other Investments 5-3 yrs Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	1,167,200	-58.8
Total Other Investments 5-10 yrs Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	5,654,467	25.1
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3
TOTAL INVESTMENT MATURITY DISTRIBUTION	170,001,007	100,001,020	-0.0	177,700,070	5.0	120,010,010	- 12.2	120,007,004	-0.0
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,789,589	24.7	837,228,781	-5.5
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,366,588,067	-0.7
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	703,291,894	-34.3
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	848,152,577	-29.0
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6
TOTAL INVESTMENT MATURITY DISTRIBUTION	2,486,342,544	3,480,297,690	40.0	4,206,570,711	200.1	4,554,382,619	8.3	3,790,801,526	-16.8
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								24. Investment Maturity	
							l .		

	0	ther Investment Inf	ormation						Τ
Return to cover	0	For Charter :							
05/30/2024		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Rep	orting State = 'MO' *	Type Incl	uded: Federally Insur	ed State
·	Count of	CU in Peer Group :							
		<u>-</u>							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ^{/1}	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	3,703,000	N/A
Outstanding balance of brokered certificates of deposit and share	204 944 245	266 700 142	20.2	239,280,996	-10.3	200 602 610	17.0	200 060 005	-25.5
certificates	204,814,345	266,788,142	30.3	239,260,996	-10.3	280,682,618	17.3	209,068,085	-25.5
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		-618,178	N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-6,848,132	-777.3
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-159,713	
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-7,626,023	
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	0	-100.0
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0		0	N/A	0		0	
OTTI Losses Recognized in Earnings	0	0		0	N/A	30		0	
	-	-		<u>-</u>				-	10010
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value									
Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	N/A	\
Assets used to fund employee benefit or deferred compensation									
plans									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8
Recorded Value of Other Investments	5,718,824	6,027,103		4,486,182	-25.6	8,493,975		7,975,778	
Collateral Assignment Split Dollar Life Insurance Arrangements		, ,		, ,		. ,		, ,	
Remaining Premiums	N/A	N/A		N/A		823,152		322,400	-60.8
Cash Surrender Value	N/A	N/A		N/A		9,604,128		15,192,366	
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6		
Endorsement Split Dollar Life Insurance Arrangements		· · · · · · · · · · · · · · · · · · ·		· · · ·		<u> </u>			
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9
Other Insurance	97,428,804	108,449,268		110,806,424	2.2	112,967,735	2.0		_
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0
Total Assets Used to Fund Employee Benefit Plans or Deferred	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2
Compensation Agreements									
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	502,201	2.9
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	23	-4.2
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	21	-4.5
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	6	20.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	31	-13.9
¹ Prior to March 31, 2014, this item included investments purchased for employee bene	fit/deferred compensation	plans.							
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	LIQUIDITY - COMMIT	MENTS AND OFF-B	ALANCE	SHEET EXPOSURES					
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Repo	orting_State = 'MO' *	Type Inc	luded: Federally Insu	red
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	133,764,159	27.3
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,042,319,112	5.6
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7
Total Unfunded Commitments for Non Commercial Loans	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	2,968,284,577	2.5
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,231,218,261	2,551,650,413	14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4
OFF-BALANCE SHEET EXPOSURES									
Uncondtionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		68,337,070		896,119,898	1,211.3
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,355,853,407	-35.7
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		505,717,983	19.1
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		0	-100.0
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3
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LIQUIDITY - I	BORROWING ARRANGE	EMENTS CONTINGE	NT LIABII	LITIES AND SOURCE	S OF FU	INDS			
Return to cover		For Charter :	N/A						
05/30/2024		Count of CU:	88						
CU Name: N/A		Asset Range :							
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group: /	All * Rep	orting_State = 'MO' *	Type Inclu	ıded: Federally Insu	red
	Count of	CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Cho
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		1,970,432,697		3,137,300,721	59.2
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		319,594,685	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0)
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	455,319,162	111.8
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7
Draws Against Borrowing Capacity									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	4,335,340	-79.7
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	61,800,000	N/A
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		102,802,566	28.9
Natural Person Credit Unions	N/A	N/A		N/A		0		200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		3,761,727,445	69.6
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		37,691,078		176,621,091	368.6
Paycheck Protection Program Lending Facility Loans		IN/A		IN/A		37,091,076		170,021,091	300.0
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		293,633,491	+
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2		-12.1	4,334,984,593	85.6
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

	Sh	are and Membership	Informatio	on					
Return to cover		For Charter :							
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: /	All * Rep	orting_State = 'MO' * [·]	Type Incl	uded: Federally Insur	ed State
	Count	of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
MEMBERSHIP:									
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,667,699	
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	34,999,804	
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.76	
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	0.85	-77.4
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8
NCUA INSURED SAVINGS									
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	758,617	-20.9
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	19,944,871	56.2
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,282,226	6.5	7,940,201	9.0
INSURANCE COVERAGE OTHER THAN NCUSIF		* *							1
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	10	11.1
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	67,155,606		99,195,761	
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Member	rship

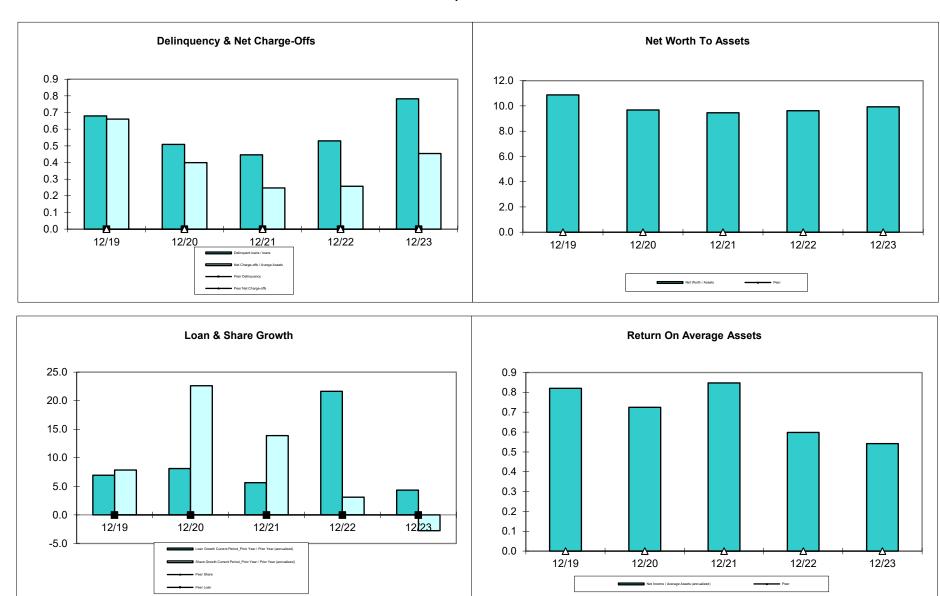
		Supplemental Infor	nation						
Return to cover		For Charter :							
05/30/2024		Count of CU:							
CU Name: N/A		Asset Range :							1
Peer Group: N/A				Nation * Peer Group: /	∖II * Renortii	ng State = 'MO' * T	vne Inclu	ded: Federally Insure	d State
Tech Group. N/A	Count	of CU in Peer Group :		Nation 1 cci Group. 7	an reporti	ig_otate = ino i	ypc meiac	aca. I cacially illoure	- Otato
	Journe	or co mir cor croup.	10/7						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	8 % Cho
GRANTS	500 2010	500 2020	70 Ong	500 2021	70 Ging	500 2022	. 70 Ong	500 2020	70 0118
Amount of Grants Awarded to your credit union, YTD	269,729	1,721,657	538	6,002,686	249	281,000	-95	7,538,558	3 2,583
Amount of Grants Received by your credit union, YTD	209,702	816,900	290		371	1,564,350		4,409,854	
EMPLOYEES:	200,702	010,000	200	0,010,070	07.1	1,001,000	, 00	1, 100,001	102
Number of Full-Time Employees	4,115	4,243	3	4,209	-1	4,367	4	4,352) (
Number of Part-Time Employees	287	269	-6		-12	245		211	
BRANCHES:	201	203	-0	250	-12	240	, -	211	-1-
Number of CU Branches	324	318	-2	319	0	315	5 -1	311	l -1
Number of CUs Reporting Shared Branches	29	29		27	-7	28		28	
Plan to add new branches or expand existing facilities	19	17				13		12	
CUSO INFORMATION	19	17	-11	13	-24	13	0	12	2 -0
Value of Investments in CUSO	45,619,404	E7 260 400	26	60,676,057	6	EC 740 422		40 744 570) 10
CUSO Loans		57,360,408	26		6	56,748,433 4,758,426		49,741,570	
	6,936,811	3,584,109	-48		0			8,304,186	
Aggregate Cash Outlays in CUSO	31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,307,506	6 -2
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):	00	04		00	40	00	, ,	0.4	1
International Remittances	20	21	5	23	10	23		24	
Number of International Remittances Originated YTD	4,250	3,800	-11		20	4,764		4,618	
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	66	-1
MERGERS/ACQUISITIONS:	00.440.444	00.005.750		05.747.075	40	07.004.050		05.705.404	
Adjusted Retained Earnings Obtained through Business Combinations	22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	25,735,164	1 -6
System Used to Maintain Share/Loan Records					21/2				
Manual System (No Automation)	0	0	N/A		N/A	0		0	
Vendor Supplied In-House System	48	42	-13		7	43		41	
Vendor On-Line Service Bureau	45	48	7	46	-4	47		47	
CU Developed In-House System	0	0	N/A	0	N/A	C	N/A	C	N/A
Services Offered Electronically									
Account Aggregation	17	16			-13	14		14	
Bill Payment	63	63		00		60		60	
Download Account History	67	66	-1		-2	67		0	
Electronic Signature Authentication/Certification	34	35		39		41		41	_
e-Statements	71	70	-1			69		70	
External Account Transfers	35	37	6	39		40		41	
Loan Payments	72	72	0	71	-1	71		71	_
Member Application	43	43	0	44	2	46	5 5	49	
Merchant Processing Services	9	8	-11	8	0	8	8 0	C	-100
Mobile Payments	34	38			5	41		42	_
New Loan	49	50		50		51		53	
New Share Account	27	29		30		32		34	
Remote Deposit Capture	46	50	9	52	4	55	6	54	-2
Type(s) of services offered:									
Informational Website	N/A	N/A		52		70		72	
Mobile Application	N/A	N/A		46		60		60) (
Online Banking	N/A	N/A		50		72	2 44	71	-1
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05/30/2024 CU Name: N/A Peer Group: N/A Graphs 1
For Charter: N/A
Count of CU: 88
Asset Range: N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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05/30/2024

CU Name: N/A
Peer Group: N/A

Graphs 2

For Charter: N/A Count of CU: 88 Asset Range: N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group: N/A

